Cycle Date: March-2020
Run Date: 07/01/2020
Interval: Annual

|      |  | Interval:   |
|------|--|---|
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|      | Parameters:  | Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) * |
|      |  |   |

 Count of CU :
 97

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

|  |  | Summary Financial In                              | formation  |   |                    |   |              |                         |             |
|--|--|---|--|---|--------------------|---|--------------|-------------------------|-------------|
| Return to cover  |  | For Charter :                                     |  |   |                    |   |              |                         |             |
| 07/01/2020   |  | Count of CU :                                     |  |   |                    |   |              |                         |             |
| CU Name: N/A   |  | Asset Range :                                     |  |   |                    |   |              |                         |             |
| Peer Group: N/A  |  |   |  | Nation * Peer Group: Al   | l * State :        | = 'MO' * Type Included:                 | Federally    | Insured State Credit Ur | nion        |
|  | Cour   | nt of CU in Peer Group :                          |  |   |                    | .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |              |                         |             |
|  |  | ·   |  |   |                    |   |              |                         |             |
|  | Dec-2016   | Dec-2017  | % Chg  | Dec-2018  | % Chg              | Dec-2019                                | % Chg        | Mar-2020                | % Chg       |
| ASSETS:  | <u>Amount</u>  | <u>Amount</u>                                     |  | <u>Amount</u>   |                    | <u>Amount</u>                           |              | <u>Amount</u>           |             |
| Cash & Equivalents   | 937,036,001  |   |  |   | -6.2               |   | -            |                         |             |
| TOTAL INVESTMENTS  | 2,836,885,659  |   |  |   | -7.2               | 2,486,342,544                           |              |                         |             |
| Loans Held for Sale  | 48,014,833   | 46,919,709  | -2.3   | 34,568,595  | -26.3              | 73,318,768                              | 112.1        | 155,556,148             | 112.2       |
| Peal Fatata Leans  | 2 407 206 009  | 2 665 500 925                                     | 7.6  | 2 070 920 794   | 0.6                | 4 204 407 640                           | 10.2         | 4 400 467 144           | 2.4         |
| Real Estate Loans  | 3,407,206,098  |   |  |   | 8.6                |   |              |                         |             |
| Unsecured Loans  | 818,749,009  |   |  |   | 4.1                | 909,803,034                             |              |                         |             |
| Other Loans TOTAL LOANS  | 4,065,627,976  |   |  |   |                    |   |              |                         |             |
| (Allowance for Loan & Lease Losses or Allowance for  | 8,291,583,083  | 9,055,891,340                                     | 9.2  | 9,839,933,888   | 8.7                | 10,522,514,296                          | 6.9          | 10,574,403,719          | 0.5         |
| ,  |  |   |  |   |                    |   |              |                         |             |
| Credit Losses on Loans & Leases )  | (73,086,629)   |   |  |   |                    |   |              |                         |             |
| Land And Building  | 304,566,250  |   |  |   |                    | 374,102,507                             | -            |                         |             |
| Other Fixed Assets   | 54,958,821   |   |  |   |                    | , ,                                     |              |                         |             |
| NCUSIF Deposit   | 103,094,489  |   |  |   |                    | 120,763,133                             |              |                         |             |
| All Other Assets   | 333,078,623  |   |  |   |                    |   |              |                         |             |
| TOTAL ASSETS   | 12,836,131,130   | 13,466,498,239                                    | 4.9  | 13,995,516,458  | 3.9                | 15,108,191,283                          | 8.0          | 15,855,164,235          | 4.9         |
| LIABILITIES & CAPITAL:   |  |   |  |   |                    |   |              |                         |             |
| Dividends Payable  | 12,616,088   |   |  |   |                    | 17,572,909                              |              |                         |             |
| Notes & Interest Payable   | 315,907,986  |   |  |   |                    |   | -            |                         |             |
| Accounts Payable & Other Liabilities <sup>/3</sup> Uninsured Secondary Capital and   | 186,248,564  | 229,198,273                                       | 23.1   | 164,036,519   | -28.4              | 190,374,050                             | 16.1         | 188,328,795             | -1.1        |
| Subordinated Debt Included in Net Worth <sup>/4</sup>  |  | _   | NI/A   | 500,000   | NI/A               | 500,000                                 | 0.0          | 500,000                 | 0.0         |
|  | 2 004 747 620  | 2,269,797,210                                     | N/A  |   |                    | 500,000<br>2,649,925,821                | 9.0          |                         |             |
| Share Drafts   | 2,094,747,630<br>3,702,045,188                               |   |  |   | 7.1<br>4.9         |   |              |                         |             |
| Regular shares  All Other Shares & Deposits  | 5,206,795,097  |   | -  |   |                    | 5,961,944,102                           | -            |                         |             |
| TOTAL SHARES & DEPOSITS  | 11,003,587,915   |   |  |   |                    |   |              |                         |             |
| TOTAL LIABILITIES <sup>5</sup>   | 514,772,638  |   |  | 614,924,573   |                    | 13,506,474,316                          |              |                         |             |
|  |  |   | +  |   |                    |   | <del> </del> |                         |             |
| Regular Reserve Other Reserves   | 211,248,468<br>219,959,149                                   |   |  | 211,149,463<br>242,171,197                                      | 4.5                | 211,067,646<br>296,780,486              |              |                         |             |
| Undivided Earnings   | 886,562,960  |   |  |   |                    |   |              |                         |             |
| TOTAL EQUITY   | 1,317,770,577  |   |  |   |                    | 1,601,716,967                           |              |                         |             |
| TOTAL LIABILITIES, SHARES, & EQUITY  | 12.836.131.130   |   |  |   |                    |   | -            |                         |             |
| INCOME & EXPENSE   | 12,030, 131, 130   | 13,400,490,239                                    | 4.9  | 13,993,310,436  | 3.9                | 13, 106, 191,263                        | 0.0          | 15,655,104,255          | 4.9         |
| Loan Income*   | 372,151,892  | 401,339,528                                       | 7.8  | 450,307,958   | 12.2               | 502,294,791                             | 11.5         | 130,109,581             | 3.6         |
| Investment Income*   | 49,944,927   |   |  |   |                    | 76,772,940                              |              |                         |             |
| Other Income*  | 278,859,009  |   |  |   |                    | 312,487,885                             |              |                         |             |
|  | 252,268,431  |   | -  |   |                    |   | -            |                         |             |
| Total Employee Compensation & Benefits*  |  |   | 1  |   |                    |   |              | 325                     |             |
| NCUSIF Premiums Expense *  | 271  |   |  |   |                    | 5,045<br>313,092,632                    |              |                         |             |
| Total Other Operating Expenses*  | 255,603,747  |   |  |   |                    | ·                                       |              |                         |             |
| Non-operating Income & (Expense)*  NCUSIF Stabilization Income*  | 6,556,729<br>N/A   |   | 1  | 9,272,131<br>N/A  | 150.4              | 26,390,601<br>N/A                       | •            | -2,355,408<br>N/A       |             |
| Provision for Loan/Lease Losses or Total Credit Loss   | IVA  | IN/A  | 1  | IN/A  |                    | IN/A                                    |              | IN/A                    | -           |
|  | <b></b> : -  | <b>05</b>   |  | 20.221.22   |                    |   | ,            | 4,500,000               |             |
| Expense*   | 55,575,715   |   |  |   |                    |   |              |                         |             |
| Cost of Funds*   | 62,265,528   | 64,596,504  | 3.7  | 86,045,038  | 33.2               | 121,054,347                             | 40.7         | 30,844,605              | 1.9         |
| NET INCOME (LOSS) EXCLUDING STABILIZATION  |  |   |  |   |                    |   |              |                         |             |
| EXPENSE & NCUSIF PREMIUM */1   | 81,799,136   |   |  |   |                    | N/A                                     |              | N/A                     |             |
| Net Income (Loss)*   | 81,798,865   |   |  |   |                    | 119,378,490                             |              | •                       |             |
| TOTAL CU's   | 107  | 103   | -3.7   | 99  | -3.9               | 97                                      | -2.0         | 97                      | 0.0         |
| * Income/Expense items are year-to-date while the related %change ratios are ar<br># Means the number is too large to display in the cell                            | nnualized.   |   |  |   |                    |   |              |                         |             |
| <sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before Net Prior to September 2010, this account was named NCUSIF Stabilization Expen | CUSIF Stabilization Expense.<br>se. For December 2010 and fo | From December 2010 forward, this account includes | rd, NCUSIF<br>Temporary (                        | Stabilization Income, if any, is Corporate CU Stabilization Exp | excluded.<br>pense | 1                                       | 1            |                         |             |
| and NCUSIF Premiums.   | 1  | 1   | T  | I   | I                  | I                                       |              |                         |             |
| <sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities."   | - "  | 1   | +  |   |                    |   |              |                         |             |
| December 2011 and forward includes "Subordinated Debt Included in Net Wortl  | n.<br>T  |   | <del>                                     </del> |   |                    |   | 1            |                         | <u> </u>    |
| <sup>5</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.  |  |   | <u> </u>   |   |                    |   |              | 1. Summar               | y Financial |

|  |                             | MERIT Rat                  | io Analysis              |                           |                  |                    |                        |
|--|-----------------------------|----------------------------|--------------------------|---------------------------|------------------|--------------------|------------------------|
| Return to cover  |                             | For Charter :              |                          |                           |                  |                    |                        |
| 07/01/2020   |                             | Count of CU:               |                          |                           |                  |                    |                        |
| Credit Union: N/A  | No Of Credit Ur             | nion In Peer Group :       |                          |                           |                  |                    |                        |
|  | No Of Credit of             |                            |                          |                           |                  |                    |                        |
| Peer Group Number: Custom  |                             | Asset Range :              | N/A                      |                           | Dag 2040         |                    |                        |
|  |                             |                            |                          |                           | Dec-2019         |                    |                        |
|  | Dec 2040                    | Dec 2047                   | Dec 2040                 | Dec 2040                  | DEED A **        | Danaantila**       | Mar. 2020              |
| CAPITAL ADEQUACY RATIOS  | Dec-2016                    | Dec-2017                   | Dec-2018                 | Dec-2019                  | PEER Avg.**      | Percentile**       | Mar-2020               |
| Net Worth / Total Assets <sup>5</sup>  | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Net Worth / PCA Opt. Total Assets (if applies)   | #NAIVE?<br>169.28           |                            | #NAIVIE?<br>164.38       |                           | N/A              | N/A                | #NANIE?<br>176.48      |
| Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>                      | 11.18                       |                            | 11.37                    | 11.29                     | N/A              | N/A                | 10.79                  |
|  |                             |                            |                          |                           |                  |                    |                        |
| RBNW Requirement (if applies)  | 58.72                       |                            | 26.87                    | 20.18                     | N/A              | N/A                | 27.43                  |
| GAAP Equity / Total Assets   | 10.27                       |                            | 10.38                    |                           | N/A              | N/A                | 10.20                  |
| Loss Coverage Ratio (TX Ratio)   | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
|  |                             |                            |                          |                           |                  |                    |                        |
| ASSET QUALITY RATIOS   |                             |                            |                          |                           |                  |                    |                        |
| Delinquent Loans / Total Loans   | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Delinquent Loans / Net Worth   | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>                          | 0.65                        | 0.67                       | 0.68                     | 0.66                      | N/A              | N/A                | 0.64                   |
| Delinquent Loans + Net Charge-Offs / Average Loans                                     | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Other Non-Performing Assets / Total Assets   | 0.10                        | 0.09                       | 0.08                     | 0.09                      | N/A              | N/A                | 0.08                   |
|  |                             |                            |                          |                           |                  |                    |                        |
| MANAGEMENT RATIOS  |                             |                            |                          |                           |                  |                    |                        |
| Net Worth Growth <sup>1</sup>  | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Share Growth <sup>1</sup>  | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Loan Growth <sup>1</sup>   | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Asset Growth <sup>1</sup>  | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Investment Growth <sup>1</sup>   | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Membership Growth <sup>1</sup>   | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
|  |                             |                            |                          |                           |                  |                    |                        |
| EARNINGS RATIOS  |                             |                            |                          |                           |                  |                    |                        |
| Net Income / Average Assets (ROAA) <sup>1</sup>  | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>                | 0.63                        | 0.45                       | 0.67                     | 0.68                      | N/A              | N/A                | 0.07                   |
| Operating Expenses / Average Assets <sup>1</sup>                                       | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| PLLL or Credit Loss Expense / Average Assets <sup>1</sup>                              | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
|  |                             |                            |                          |                           |                  |                    |                        |
| ASSET LIABILITY MANAGEMENT RATIOS  |                             |                            |                          |                           |                  |                    |                        |
| Est. NEV Tool Post Shock Ratio <sup>4</sup>  | N/A, Assets > \$100M        | N/A, Assets > \$100M       | N/A, Assets > \$100M     | N/A, Assets > \$100M      | N/A              | N/A                | N/A, Assets > \$100M   |
| Est. NEV Tool Post Shock Sensitivity <sup>4</sup>                                      | N/A, Assets > \$100M        | N/A, Assets > \$100M       | N/A, Assets > \$100M     | N/A, Assets > \$100M      | N/A              | N/A                | N/A, Assets > \$100M   |
| Total Loans / Total Assets   | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
| Cash + Short-Term Investments / Assets <sup>3</sup>                                    | #NAME?                      | #NAME?                     | #NAME?                   | #NAME?                    | N/A              | N/A                | #NAME?                 |
|  |                             |                            |                          |                           |                  |                    |                        |
| <sup>1</sup> Exam date ratios are annualized.  |                             |                            |                          |                           |                  |                    |                        |
| <sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months       | 3                           |                            |                          |                           |                  |                    |                        |
| <sup>3</sup> This ratio relies on maturity distribution of investments reported per 53 | 00 instructions. Thus, th   | ne maturity distribution o | could be based on the re | epricing interval and not | the actual matur | ity of the investm | ent.                   |
| <sup>4</sup> Applicable for credit unions under \$100 million.                         |                             |                            |                          |                           |                  |                    |                        |
| <sup>5</sup> For periods after March 2020, Assets in the denominator excludes Sm       | all Business Administration | on Paycheck Protection     | Program loans pledged    | as collateral to the Fed  | eral Reserve Ban | k Paycheck Prot    | ection Program Lending |
|  |                             |                            |                          |                           |                  |                    |                        |
|  |                             |                            |                          |                           |                  |                    |                        |
|  |                             |                            |                          |                           |                  |                    |                        |
|  |                             |                            |                          |                           |                  |                    | 2. MERIT Ratios        |

|  |                       | Ratio A                | nalysis             |                        |                   |   |                 |                 |              |
|--|-----------------------|------------------------|---------------------|------------------------|-------------------|---|-----------------|-----------------|--------------|
| Return to cover  |                       | For Charter :          |                     |                        |                   |   |                 |                 |              |
| 07/01/2020   |                       | Count of CU:           |                     |                        |                   |   |                 |                 |              |
| CU Name: N/A   |                       | Asset Range :          |                     |                        |                   |   |                 |                 |              |
| Peer Group: N/A  |                       |                        | Region: Nation      | * Peer Group:          | All * State = 'N  | MO' * Type Inclu                        | ıded: Federally | Insured State   | Credit Union |
|  | 0 ( ( 0)) :           |                        |                     |                        |                   | .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                 |                 |              |
|  | Count of CU i         | n Peer Group :         | N/A                 |                        | <u>Dec-2019</u>   |   |                 | <u>Mar-2020</u> |              |
|  | Dec-2016              | Dec-2017               | Dec-2018            | Dec-2019               | PEER Avg          | Percentile**                            | Mar-2020        | PEER Ava        | Percentile** |
| CAPITAL ADEQUACY   | Dec-2010              | Dec-2017               | Dec-2016            | Dec-2019               | PEER AVY          | Percentile                              | IVIAI -2020     | PEER AVG        | Percentile   |
| Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters  | N/A                   | N/A                    | N/A                 | 0                      | N/A               | N/A                                     | 0               | N/A             | N/A          |
| Effective date of adoption of ASC Topic 326 - Financial Instruments -  |                       |                        |                     |                        |                   |   | <u> </u>        |                 |              |
| Credit Losses (CECL)   | N/A                   | N/A                    | N/A                 | N/A                    | N/A               | N/A                                     | N/A             | N/A             | N/A          |
| Net Worth/Total Assets excluding one time adjustment to undivided  |                       |                        |                     |                        |                   |   |                 |                 |              |
| earnings for the adoption of ASC topic 326 (CECL) 15   | N/A                   | N/A                    |                     | 10.85                  | N/A               | N/A                                     | 10.36           | N/A             | N/A          |
| Solvency Evaluation (Estimated)  | #NAME?                | #NAME?                 | #NAME?              | #NAME?                 | N/A               | N/A                                     | #NAME?          | N/A             | N/A          |
| Classified Assets (Estimated) / Net Worth  | 5.34                  | 5.61                   | 5.41                | 4.52                   | N/A               | N/A                                     | 4.61            | N/A             | N/A          |
| ASSET QUALITY  |                       |                        |                     |                        |                   |   | -               |                 |              |
| * Net Charge-Offs / Average Loans  | 0.65                  | 0.67                   | 0.68                | 0.66                   | N/A               | N/A                                     | 0.54            | N/A             | N/A          |
| Fair (Market) HTM Invest Value/Book Value HTM Invest.  | 100.36                | 98.85                  |                     | 100.67                 | N/A               | N/A                                     | 101.29          | N/A             | N/A          |
| Accum Unreal G/L On AFS/Cost Of AFS  | #NAME?                | #NAME?                 | #NAME?              | #NAME?                 | N/A               | N/A                                     | #NAME?          | N/A             | N/A          |
| Delinquent Loans / Assets <sup>3</sup> EARNINGS  | 0.50                  | 0.53                   | 0.55                | 0.47                   | N/A               | N/A                                     | 0.41            | N/A             | N/A          |
|  |                       |                        |                     |                        |                   |   |                 |                 |              |
| * Return On Average Assets Excluding Stabilization   | #NIA NATO             | #NIAN#EQ               | #NIA NAE O          | N1/ A                  | N1/ A             | NI/A                                    | NI/A            | N1/ A           | N1/ A        |
| Income/Expense & NCUSIF Premium <sup>2</sup>   | #NAME?                | #NAME?                 | #NAME?              | N/A                    | N/A               | N/A<br>N/A                              | N/A             | N/A             | N/A          |
| * Gross Income/Average Assets  | 5.60                  | 5.58                   |                     | 6.13                   | N/A               |   | 5.41            | N/A<br>N/A      | N/A<br>N/A   |
| * Yield on Average Loans <sup>4</sup> * Yield on Average Investments   | 4.64<br>1.37          | 4.63<br>1.55           | 4.77<br>1.97        | 4.91<br>2.31           | N/A<br>N/A        | N/A<br>N/A                              | 4.88<br>0.68    | N/A<br>N/A      | N/A<br>N/A   |
| * Fee & Other Op.Income / Avg. Assets  | 2.23                  | 2.12                   |                     | 2.31                   | N/A               | N/A                                     | 1.89            | N/A             | N/A<br>N/A   |
| * Cost of Funds / Avg. Assets  | 0.50                  | 0.49                   |                     | 0.83                   | N/A               | N/A                                     | 0.80            | N/A             | N/A          |
| * Net Margin / Avg. Assets   | 5.10                  | 5.09                   |                     | 5.29                   | N/A               | N/A                                     | 4.62            | N/A             | N/A          |
| * Net Interest Margin/Avg. Assets  | 2.88                  | 2.98                   | 3.13                | 3.15                   | N/A               | N/A                                     | 2.73            | N/A             | N/A          |
| Operating Exp./Gross Income  | #NAME?                | #NAME?                 | #NAME?              | #NAME?                 | N/A               | N/A                                     | #NAME?          | N/A             | N/A          |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>\1</sup>  | 3.13                  | 3.13                   |                     | 3.21                   | N/A               | N/A                                     | 3.04            | N/A             | N/A          |
| * Net Operating Exp. /Avg. Assets  | #NAME?                | #NAME?                 | #NAME?              | #NAME?                 | N/A               | N/A                                     | #NAME?          | N/A             | N/A          |
| ASSET / LIABILITY MANAGEMENT   |                       |                        |                     |                        |                   |   |                 |                 |              |
| Net Long-Term Assets / Total Assets  | #NAME?                | #NAME?                 | #NAME?              | #NAME?                 | N/A               | N/A                                     | #NAME?          | N/A             | N/A          |
| Reg. Shares / Total Shares & Borrowings  | 32.74                 | 33.21                  | 33.41               | 31.98                  | N/A               | N/A                                     | 32.40           | N/A             | N/A          |
| Total Loans / Total Shares   | 75.35                 | 78.85                  | 82.49               | 81.79                  | N/A               | N/A                                     | 78.03           | N/A             | N/A          |
| Total Shares, Dep. & Borrs / Earning Assets  | 94.95                 | 94.90                  | 94.97               | 95.10                  | N/A               | N/A                                     | 96.42           | N/A             | N/A          |
| Reg Shares + Share Drafts / Total Shares & Borrs   | 51.27                 | 52.36                  |                     | 51.91                  | N/A               | N/A                                     | 52.65           | N/A             | N/A          |
| Borrowings / Total Shares & Net Worth  | 2.45                  | 2.87                   | 3.25                | 2.99                   | N/A               | N/A                                     | 3.20            | N/A             | N/A          |
| PRODUCTIVITY   |                       |                        |                     |                        |                   |   |                 |                 |              |
| Members / Potential Members  | 3.80                  | 4.38                   |                     | 4.44                   | N/A               | N/A                                     | 4.46            | N/A             | N/A          |
| Borrowers / Members  | 48.75                 | 49.50                  |                     | 49.95                  | N/A               | N/A                                     | 50.05           | N/A             | N/A          |
| Members / Full-Time Empl.  | 362.92                | 367.36                 |                     | 360.32                 | N/A               | N/A                                     | 361.71          | N/A             | N/A          |
| Avg. Shares Per Member   | \$7,773               | \$7,905                | \$7,911             | \$8,384                | N/A               | N/A                                     | \$8,784         | N/A             | N/A          |
| Avg. Loan Balance  | \$12,016              |                        | \$13,198            | \$13,729               | N/A               | N/A                                     | \$13,695        | N/A             | N/A          |
| * Salary And Benefits / Full-Time Empl.  | \$64,676              |                        | \$70,186            | \$71,965               | N/A               | N/A                                     | \$75,517        | N/A             | N/A          |
| * Annualization factor: March = 4; June = 2; September =4/3; December  | •                     |                        |                     |                        |                   |   |                 |                 |              |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Rankings about the Percentile Rank or the Rankings and Percentile Rank or the Rank or the Rankings and Percentile Rank or the Rank or  | ne Peer Average Ra    | atios until the next c | -                   | lata fan all an 1941 - |                   |   |                 |                 |              |
| Percentile Rankings show where the credit union stands in relation to its peers in key area order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit  | •                     | •                      | -                   |                        |                   | -                                       |                 |                 |              |
| imply good or bad performance. However, when reviewed in relation to other available dat   |                       |                        |                     |                        |                   |   |                 |                 |              |
| performance.   | , acciding andw       | Constantion as to the  | Importance or the   | , por contine rank to  |                   |   |                 |                 |              |
| 1/For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not  | tinclude renossess    | ed vehicles            |                     |                        |                   |   |                 |                 |              |
| <sup>2/</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabil  |                       |                        |                     |                        |                   |   |                 |                 |              |
| From December 2010, trils ratio was named Return on Assets Prior to NCOSIF Stabil From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA   |                       | CI 13C.                |                     |                        |                   |   |                 |                 |              |
| 3/The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque   |                       | rements for trouble    | d debt restructured | (TDR) loans            |                   |   |                 |                 |              |
| This policy change may result in a decline in delinquent loans reported as of June 2012.   | ancy reporting requi  | i emente ior trouble   | a aebi restructurea | (TDIX) IDAIIS.         |                   |   |                 |                 |              |
| <sup>4/</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator   | r. Prior to June 2019 | 9, the numerator ma    | ay or may not have  | included interest inc  | come on Loans Hel | d for Sale.                             | 1               |                 |              |
| The same and the s | 10 00110 2011         | . ,                    | . ,a,ociiavo        |                        |                   |   |                 |                 |              |

| strem to corre   |                     |                                | Ratio Analysis |               |               |
|--|---------------------|--------------------------------|----------------|---------------|---------------|
| turn to cover<br>//01/2020   |                     | For Charter :<br>Count of CU : |                |               |               |
| J Name: N/A  |                     | Asset Range :                  |                |               |               |
| eer Group: N/A   |                     |                                | Region: Nation | * Peer Group: | All * State = |
| ·  | Count of CU i       | n Peer Group :                 | N/A            | -             |               |
|  |                     |                                |                |               |               |
| THER DELINQUENCY RATIOS <sup>1</sup>   | Dec-2016            | Dec-2017                       | Dec-2018       | Dec-2019      | Mar-202       |
| edit Cards DQ >= 60 Days / Total Credit Card Loans   | 0.92                | 1.18                           | 1.04           | 1.01          | 1.00          |
| AL Loans DQ >= 60 Days / Total PAL Loans   | 0.00                | 0.00                           |                | 0.00          | 0.00          |
| on-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed udent Loans   | 1.28                | 1.09                           | 0.99           | 0.76          | 0.6           |
| ew Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | 0.54                | 0.62                           | 0.65           | 0.54          | 0.5           |
| sed Vehicle Loans >= 60 Days/ Total New Vehicle Loans  | 1.00                | 0.02                           | 0.85           | 0.34          | 0.6           |
| tal Vehicle Loans >= 60 Days/ Total Vehicle Loans  | 0.87                | 0.87                           | 0.79           | 0.69          | 0.6           |
| ases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00                | 0.00                           |                | 0.00          | 0.0           |
| Other Loans >= 60 Days / Total All Other Loans   | #NAME?              | #NAME?                         | #NAME?         | #NAME?        | #NAME         |
| OR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured   |                     |                                |                |               |               |
| RE   | 12.66               | 18.75                          |                | 19.18         | 18.2          |
| direct Loans Delinquent >= 60 Days / Total Indirect Loans articipation Loans Delinquent >= 60 Days / Total Participation Loans   | 1.14<br>0.55        | 1.10<br>0.61                   |                | 0.79<br>0.36  | 0.7           |
| ommercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>  | 1.54                | #NAME?                         |                | #NAME?        | #NAME         |
| ommercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>  | 0.44                | #NAME?                         |                | #NAME?        | #NAME         |
| OR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not   |                     |                                |                |               |               |
| ecured by RE <sup>2</sup>  | 76.97               | #NAME?                         | #NAME?         | #NAME?        | #NAME         |
| pans Held For Sale Delinquent >= 60 Days / Loans Held for Sale   | 0.00                | 0.00                           | 0.00           | 0.00          | 0.0           |
| owance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans  | #NAME?              | #NAME?                         | #NAME?         | #NAME?        | #NAME         |
| EAL ESTATE LOAN DELINQUENCY 1  |                     |                                |                |               |               |
| t Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed d Hybrid/Balloon > 5 years   | #NAME?              | #NAME?                         | #NAME?         | #NAME?        | #NAME         |
| t Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg<br>diustable Rate and Hybrid/Balloon < 5 years                                     | #NAME?              | #NAME?                         | #NAME?         | #NAME?        | #NAME         |
| her Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE  |                     |                                |                |               |               |
| ked/Hvbrid/Balloon Loans her Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate  | 0.32<br>0.28        | 0.95<br>0.22                   | 0.69<br>0.38   | 0.46<br>0.34  | 0.4           |
| tal Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only   | 0.20                | 0.22                           | 0.30           | 0.54          | 0.5           |
| d Pmt Opt First & Other RE Loans   | 0.02                | 0.18                           | 0.10           | 0.16          | 0.1           |
| tal TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans   | 11.58               | 12.39                          | 12.53          | 10.21         | 9.8           |
| OR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also  | 11.89               | 14.70                          | 0.00           | 0.00          | 0.0           |
| eported as Commercial Loans tal Real Estate Loans DQ>= 30 Days / Total Real Estate Loans   | 1.78                | 1.73                           |                | 1.63          | 1.5           |
| tal Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  | 0.60                | 0.54                           |                | 0.59          | 0.4           |
| SCELLANEOUS LOAN LOSS RATIOS   |                     |                                |                |               |               |
| narge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)   | 17.45               | 16.91                          |                | 14.59         | 17.0          |
| Net Charge Offs - Credit Cards / Avg Credit Card Loans   | 2.11<br>0.02        | 2.36<br>0.05                   |                | 2.67<br>16.77 | 2.8<br>0.3    |
| Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans                            | 0.02                | 0.05                           |                | 0.62          | 0.5           |
| Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans  | 0.06                | 0.02                           | 0.03           | 0.01          | 0.0           |
| Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans  | 0.04                | 0.01                           | 0.01           | 0.01          | 0.0           |
| Net Charge Offs - Other RE Loans/ Avg Other RE Loans   | 0.11                | 0.06                           | 0.08           | -0.01         | 0.0           |
| Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only  | 0.00                | 0.00                           | 0.00           | 0.00          | 0.0           |
| d Payment Option First & Other RE Loans  Net Charge Offs - Leases Receivable / Avg Leases Receivable   | 0.00                | 0.09                           |                | 0.08          | 0.0           |
| Net Charge Offs - Indirect Loans / Avg Indirect Loans  | 1.18                | 1.04                           |                | 0.86          | 0.6           |
| Net Charge Offs - Participation Loans / Avg Participation Loans  | #NAME?              | #NAME?                         |                | #NAME?        | #NAME         |
| Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>   | 0.11                | #NAME?                         | #NAME?         | #NAME?        | #NAME         |
| PECIALIZED LENDING RATIOS  |                     |                                |                |               |               |
| direct Loans Outstanding / Total Loans   | 21.20               | 23.40                          |                | 24.16         | 23.9          |
| articipation Loans Outstanding / Total Loans articipation Loans Purchased YTD / Total Loans Granted YTD  | 2.92<br>1.71        | 2.82<br>1.97                   |                | 2.94<br>2.48  | 2.9<br>1.3    |
| Participation Loans Sold YTD / Total Assets  | 0.13                | 0.34                           |                | 0.49          | 0.6           |
| ital Commercial Loans / Total Assets <sup>2</sup>  | #NAME?              | #NAME?                         |                | #NAME?        | #NAME         |
| ans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD  |                     |                                |                |               |               |
|  | #NAME?              | #NAME?                         | #NAME?         | #NAME?        | #NAME         |
| on-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed udent Loans  | 25.00               | 22.00                          | 00.00          | 24.70         | 04.7          |
| EAL ESTATE LENDING RATIOS  | 35.29               | 33.22                          | 29.33          | 31.78         | 34.7          |
| tal Fixed Rate Real Estate / Total Assets  | 15.50               | 15.87                          | 15.49          | 16.00         | 15.4          |
| tal Fixed Rate Real Estate / Total Loans   | 24.00               | 23.61                          | 22.03          | 22.97         | 23.2          |
| tal Fixed Rate RE Granted YTD / Total Loans Granted YTD  | 30.12               | 26.56                          |                | 32.66         | 36.0          |
| rst Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD  | 76.72               | 61.94                          |                | 61.51         | 46.8          |
| terest Only & Payment Option First & Other RE / Total Assets terest Only & Payment Option First & Other RE / Net Worth   | 0.45<br>4.20        | 0.65<br>6.17                   | 0.74<br>6.82   | 0.74<br>6.84  | 0.7<br>7.0    |
| SCELLANEOUS RATIOS   | 4.20                | 0.17                           | 0.02           | 0.04          | 1.0           |
| ortgage Servicing Rights / Net Worth   | 1.33                | 1.30                           | 1.32           | 1.46          | 1.2           |
| nused Commitments / Cash & ST Investments  | #NAME?              | #NAME?                         |                | #NAME?        | #NAME         |
| omplex Assets / Total Assets   | 22.14               | 21.00                          | 21.86          | 21.37         | 21.4          |
| next Town Liabilities / Total Shares and Danasita plus Darreusings   | 37.44               | 35.21                          | 35.30          | 35.70         | 35.4          |
| nort Term Liabilities / Total Shares and Deposits plus Borrowings  |                     |                                |                |               |               |
| nnualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)   |                     |                                |                |               |               |
| nnualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) ercentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. |                     |                                |                |               |               |
| nnualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)   | ubled debt restruct | ured (TDR) Inans               | This policy    |               |               |

|  | I                                | 1                             |                | 1                                     | 1              | ı                          | ı            |                            |              |
|--|----------------------------------|-------------------------------|----------------|---------------------------------------|----------------|----------------------------|--------------|----------------------------|--------------|
| Return to cover  |                                  | Ass<br>For Charter :          |                |                                       |                |                            |              |                            |              |
| 07/01/2020   |                                  | Count of CU :                 |                |                                       |                |                            |              |                            |              |
| CU Name: N/A   |                                  | Asset Range :                 |                |                                       |                |                            |              |                            |              |
| Peer Group: N/A  |                                  |                               |                | Nation * Peer Group: All              | * State =      | "MO' * Type Included:      | Federally    | Insured State Credit Un    | ion          |
|  | Cour                             | nt of CU in Peer Group:       | N/A            |                                       |                |                            |              |                            | <b> </b>     |
|  | Dec-2016                         | Dec-2017                      | % Chg          | Dec-2018                              | % Chg          | Dec-2019                   | % Chg        | Mar-2020                   | % Chg        |
| ASSETS   | Dec-2010                         | Dec-2017                      | 70 City        | Dec-2010                              | 70 City        | Dec-2013                   | 70 City      | Wai -2020                  | 70 City      |
| CASH:  |                                  |                               |                |                                       |                |                            |              |                            |              |
| Cash On Hand   | 144,057,014                      | 160,323,342                   | 11.3           | 165,332,550                           | 3.1            | 175,050,031                | 5.9          | 261,244,958                | 49.2         |
| Cash On Deposit  | 764,193,146                      | 729,569,667                   | -4.5           | 664,572,688                           | -8.9           | 950,747,227                | 43.1         | 1,352,409,225              | 42.2         |
| Cash Equivalents   | 28,785,841                       | 25,260,213                    | -12.2          | 28,107,746                            | 11.3           | 24,769,576                 | -11.9        | 41,669,667                 | 68.2         |
| TOTAL CASH & EQUIVALENTS   | 937,036,001                      | 915,153,222                   | -2.3           | 858,012,984                           | -6.2           | 1,150,566,834              | 34.1         | 1,655,323,850              | 43.9         |
|  |                                  |                               |                |                                       |                |                            |              |                            |              |
| INVESTMENTS:   |                                  |                               |                | _                                     |                |                            |              |                            | -            |
| Trading Securities  Available for Sale Securities  | 20,371,499<br>1,931,942,348      |                               |                |                                       | -100.0<br>-7.0 | , ,                        | 1            | N/A<br>N/A                 | <u> </u>     |
| Held-to-Maturity Securities, net of Allowance for Credit Losses  | 1,931,942,348                    | 1,845,320,883                 | -4.5           | 1,710,020,441                         | -7.0           | 1,034,415,217              | -4.8         | IN/A                       |              |
| if ASC 326 has been adopted  | 118,621,810                      | 109,195,021                   | -7.9           | 113,089,582                           | 3.6            | 98,204,197                 | -13.2        | 0                          | -100.0       |
| Equity Securities  | N/A                              | N/A                           |                | N/A                                   | 0.0            | 00,201,107                 |              | 20,102,526                 |              |
| Trading Debt Securities  | N/A                              | N/A                           |                | N/A                                   |                | 0                          |              | 57,376,481                 | N/A          |
| Available-for-Sale Debt Securities   | N/A                              | N/A                           |                | N/A                                   |                | 0                          |              | 1,693,436,500              | N/A          |
| Held-to-Maturity Debt Securities, net of Allowance for Credit Losses   | N/A                              | N/A                           | -              | N/A                                   |                | 0                          |              | 119,447,570                |              |
| Deposits in Commercial Banks, S&Ls, Savings Banks  | 581,335,263                      | 489,840,225                   | -15.7          | 425,947,396                           | -13.0          | 422,278,587                | -0.9         | 434,493,327                | 2.9          |
| Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>  | 70,000,017                       | 00 040 045                    | 00.0           | 00 504 004                            | 1.0            | 400 400 400                |              | 440 540 415                | ا ا          |
| Total MCSD/Nonperpetual Contributed Capital and  | 76,692,317                       | 98,340,915                    | 28.2           | 99,591,294                            | 1.3            | 108,436,138                | 8.9          | 116,548,115                | 7.5          |
| PIC/Perpetual Contributed Capital  | 16,976,442                       | 17,022,728                    | 0.3            | 17,055,645                            | 0.2            | 17,104,828                 | 0.3          | 17,104,828                 | 0.0          |
| All Other Investments in Corporate Cus   | 1,113,804                        | 1,717,669                     |                |                                       | 37.5           | , ,                        | 1            | 13,969,702                 | 61.0         |
| All Other Investments <sup>2</sup>   | 89,832,176                       |                               | 13.0           | 113,318,415                           | 11.6           |                            | 1            | 118,095,377                | -8.7         |
| TOTAL INVESTMENTS  | 2,836,885,659                    | 2,681,410,844                 | -5.5           | 2,487,384,854                         | -7.2           | 2,486,342,544              | 0.0          | 2,590,574,426              | 4.2          |
|  |                                  |                               |                |                                       |                |                            |              |                            |              |
| LOANS HELD FOR SALE  | 48,014,833                       | 46,919,709                    | -2.3           | 34,568,595                            | -26.3          | 73,318,768                 | 112.1        | 155,556,148                | 112.2        |
|  |                                  |                               |                |                                       |                |                            |              |                            |              |
| LOANS AND LEASES:  |                                  |                               |                |                                       |                |                            |              |                            | <del></del>  |
| Unsecured Credit Card Loans  | 448,618,775                      | , ,                           |                |                                       | 2.7            |                            |              | 449,232,280                | -5.1         |
| All Other Unsecured Loans/Lines of Credit  | 318,870,889                      | 348,413,410                   |                |                                       | 5.9<br>N/A     |                            |              | 376,510,047                | -3.1<br>N/A  |
| Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)  Non-Federally Guaranteed Student Loans                      | 51,259,345                       | 54,608,683                    | N/A<br>6.5     |                                       | 4.0            |                            |              | 47,889,436                 | -0.1         |
| New Vehicle Loans  | 1,065,647,781                    | 1,219,829,664                 | <b>+</b>       | ,,                                    | 15.5           |                            |              | 1,392,900,612              | -2.5         |
| Used Vehicle Loans   | 2,603,766,552                    | 2,873,782,483                 |                |                                       | 7.9            |                            |              | 3,326,986,995              | 0.5          |
| Leases Receivable  | 1,862                            | 0                             | <b>+</b>       |                                       |                |                            |              | 0                          | N/A          |
| All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>   | 396,211,781                      | 400,817,622                   | 1.2            | 418,755,743                           | 4.5            | 434,408,411                | 3.7          | 432,424,732                | -0.5         |
| Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family   |                                  |                               |                |                                       |                |                            |              |                            |              |
| Residential Properties <sup>3</sup>  | 2,449,610,699                    | 2,312,434,635                 | -5.6           | 2,468,189,606                         | 6.7            | 2,693,251,897              | 9.1          | 2,766,237,234              | 2.7          |
| Total Loans/Lines of Credit Secured by Junior Lien 1-4   |                                  |                               |                |                                       |                |                            |              |                            |              |
| Family Residential Properties <sup>3</sup>   | 957,595,399                      | , ,                           |                |                                       | 77.1           |                            | 1            |                            |              |
| All Other Real Estate Loans/Lines of Credit <sup>3</sup> Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup> | N/A<br>N/A                       | 482,307,678<br>303,818,760    |                | 134,544,471<br>373,249,156            | -72.1<br>22.9  | 159,124,770<br>472,301,677 |              | 163,075,686<br>499,620,304 | 2.5<br>5.8   |
| Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>  | N/A                              | 37,653,144                    | <b>+</b>       | 38,571,670                            | 22.9           |                            |              | 59,992,473                 |              |
| TOTAL LOANS & LEASES   | 8,291,583,083                    | 9,055,891,340                 |                |                                       | 8.7            |                            |              |                            |              |
| (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR  | 0,201,000,000                    | 0,000,001,010                 | 0.2            | 0,000,000,000                         | 0              | 10,022,011,200             | 0.0          | 10,011,100,110             | 0.0          |
| CREDIT LOSSES ON LOAN & LEASES)  | (73,086,629)                     | (79,779,017)                  | 9.2            | (82,092,040)                          | 2.9            | (74,035,473)               | -9.8         | (75,742,910)               | 2.3          |
| Foreclosed Real Estate   | 9,097,988                        | 8,676,260                     | -4.6           | 8,904,388                             | 2.6            | 10,236,348                 | 15.0         | 10,370,353                 | 1.3          |
| Repossesed Autos   | 3,042,271                        | 2,457,656                     |                |                                       | -8.4           | 2,607,719                  |              | 2,894,619                  |              |
| Foreclosed and Repossessed Other Assets  | 830,458                          | ,                             |                | · · · · · · · · · · · · · · · · · · · | -6.1           | 130,524                    |              | ,                          | -6.1         |
| TOTAL FORECLOSED and REPOSSESSED ASSETS 1  | 12,970,717                       | 11,780,237                    |                |                                       | -0.1           | 12,974,591                 | 10.3         | 13,387,556                 |              |
| Land and Building  | 304,566,250                      |                               |                |                                       | 4.1            |                            |              | 370,759,407                | -0.9         |
| Other Fixed Assets   | 54,958,821                       | 53,818,227                    |                |                                       | 6.6            |                            | 10.7         | 62,210,792                 |              |
| NCUA Share Insurance Capitalization Deposit  Identifiable Intangible Assets  | 103,094,489                      | 109,835,275<br>987,987        |                |                                       | 4.4<br>-24.1   | 120,763,133<br>491,690     | 5.3<br>-34.4 | 121,150,564<br>429,170     | 0.3<br>-12.7 |
| Goodwill   | 2,042,182                        |                               |                | · · · · · · · · · · · · · · · · · · · | -24.1          |                            |              | 1,582,360                  | 0.0          |
| TOTAL INTANGIBLE ASSETS  | 2,042,182                        | 3,030,169                     |                |                                       | -22.5          |                            |              | 2,011,530                  |              |
| Accrued Interest on Loans  | 23,272,938                       |                               |                |                                       | 6.7            |                            |              | 28,871,134                 | -3.9         |
| Accrued Interest on Investments  | 7,149,781                        | 7,475,979                     |                |                                       | 7.0            |                            | 1            | 7,857,484                  | 1.4          |
| Non-Trading Derivative Assets  | 89                               | 0                             |                |                                       | N/A            |                            | 1            | 10,794,099                 |              |
| All Other Assets   | 287,642,916                      | 312,946,729                   | 8.8            | 300,541,083                           | -4.0           | 316,083,562                | 5.2          | 338,006,436                | 6.9          |
| TOTAL OTHER ASSETS   | 318,065,724                      | 346,324,199                   | 8.9            | 336,347,618                           | -2.9           | 376,063,652                | 11.8         | 385,529,153                | 2.5          |
|  |                                  |                               | ļ              |                                       |                |                            |              |                            | igwdown      |
| TOTAL ASSETS   | 12,836,131,130                   |                               |                |                                       | 3.9            |                            | 8.0          | 15,855,164,235             | 4.9          |
| TOTAL CU'S   | 107                              | 103                           | -3.7           | 99                                    | -3.9           | 97                         | -2.0         | 97                         | 0.0          |
| # Means the number is too large to display in the cell   |                                  |                               |                |                                       |                |                            | -            |                            | $\vdash$     |
| OTHER RE OWNED PRIOR TO 2004  LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLI                           | IDED IN ALL OTHER INVES          | TMENTS PRIOR TO HINE          | 2006 EOD 0     | SHORT FORM EILERS                     |                |                            | 1            |                            |              |
| <sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommo                            |                                  |                               |                |                                       | or eveloe      |                            |              |                            | 5. Assets    |
| Liveborung requiremente for foans were changed with deptember 2017 cycle to accommit                                       | ado ino regulator y delimitori ( | o commercial loans. This poli | oy orialiye li | nay cause nucluations notif pri       | or cycles.     | ļ                          |              | ļ                          | J. A35013    |

| LABIUTES   NA  |  |                     |                      |       |                         |             |                         |  |                                       |                 |
|--|--|---------------------|----------------------|-------|-------------------------|-------------|-------------------------|--|---------------------------------------|-----------------|
| Control of City   197   Cont           |  |                     |                      |       |                         |             |                         |  |                                       |                 |
| Column   Max   |  |                     |                      |       |                         |             |                         |  |                                       |                 |
| Proceedings   Processor   Pr           |  |                     |                      |       |                         |             |                         |  |                                       |                 |
| Dec-2017   Dec-2017   Dec-2017   Cop             |  |                     |                      | •     |                         |             |                         | <u> </u>   |                                       | . (515.51)      |
| Mediumes   No. Company   No.           | Peer Group: N/A  | Count               |                      |       | lation * Peer Group: Al | i ^ State = | = 'MO' ^ Type Included: | Federally  | Insured State Credit U                | nion (FISCU)    |
| LIABULITES   MARS AND EQUITY   |  | Count               | or com reer Group.   | IN/ A |                         |             |                         |  |                                       |                 |
| LIABULITES   MARS AND EQUITY   |  | Dec-2016            | Dec-2017             | % Chq | Dec-2018                | % Chq       | Dec-2019                | % Chq  | Mar-2020                              | % Chq           |
| Control Notes   Promosory   Value              | LIABILITIES, SHARES AND EQUITY   |                     |                      |       |                         |             |                         | J  |                                       |                 |
| Other Notes, Financiary Nature, Intervet Physiology & 12,000 100 100 100 100 100 100 100 100 100   | LIABILITIES:   |                     |                      |       |                         |             |                         |  |                                       |                 |
| Enters Agented Lives of Credits  |  | N/A                 | N/A                  |       | N/A                     |             | N/A                     |  | N/A                                   |                 |
| Secretary Repursement Transactions   |  | 000 047 070         | 070 070 450          | 00.5  | 400 444 000             |             | 404 000 004             |  | 404.047.000                           |                 |
| Subcritical Delic   Delicated Security Cipital and   Delicated Security Cipital Account Office Security Cipital Accounts of Computer Security Cipital Accounts Cipital Accounts (Cipital Accounts Cipital Accounts Cipital Accounts Cipital Accounts (Cipital Accounts Cipital Accounts Cipital Accounts Cipital Accounts (Cipital Accounts Cipital Accounts Cipital Accounts (Cipital Accounts Cipital Accounts Cipital Accounts Cipital Accounts (Cipital Accounts Cipital Account           |  |                     | 370,972,153          |       | , ,                     |             |                         |  |                                       |                 |
| Communication   Communicatio           | •  |                     | 0                    | _     | , ,                     |             |                         |  | 62,259,334                            |                 |
| Substitution   New York   Substitution   Substitu           |  | 0                   | 0                    | N/A   | 0                       | N/A         | 0                       | N/A  | 0                                     | N/A             |
| Non-Treating Devotive Labellière   9   0   NA   185 000   NA   528 000   27, 3   8,815 026   10.94.  |  |                     |                      |       | 500.000                 |             | <b>500.000</b>          |  | 500.000                               |                 |
| Accounted Dividends and Inferented Physioles   12,616,088   12,816,089   1.5   14,438,129   127   17,572,009   21,7   11,168,599   3-56   Allocaronic Format Losses on Off-Bulance Street Ceredii   100,244,554   12,916,027   3-34   160,1470,515   2-16   160,447,531   15   122,153,37   3-34   Allocaronic for Credit Losses on Off-Bulance Street Ceredii   100,244,554   12,816,000   100,           |  | v                   | 0                    |       |                         |             |                         |  | ,                                     |                 |
| Accounter Psychiate A Other Labilities   168 246,646   229,196,777   23,1   103,876,519   26,5   196,97,351   15,0   192,513,977   3,4   |  |                     | ű                    |       |                         |             | ,                       |  |                                       |                 |
| ABORANCE OF CREDIT LOSSE ON OFF-Balance Sheet Credit  NA  NA  NA  NA  NA  NA  NA  NA  NA  N  |  | , ,                 | , ,                  |       |                         |             |                         |  |                                       |                 |
| Excessive   NA   | ,  | 186,248,564         | 229,198,273          | 23.1  | 163,870,519             | -28.5       | 189,847,351             | 15.9   | 182,513,367                           | -3.9            |
| SHARES AND DEPOSITS  Share Dufts  2,094,747,600  2,269,797,210  8,4  2,431,507,210  7,1  2,049,995,027  1,049,995,027  1,049,995,027  1,049,995,027  1,049,995,027  1,049,995,027  1,049,995,027  1,049,995,027  1,049,995,027  1,         |  | K1/A                | NI/A                 |       | N1/ A                   |             | ^                       |  | 2                                     | NI/A            |
| Share Curits   | Exposure   | N/A                 | IN/A                 |       | N/A                     |             | 0                       |  | 0                                     | N/A             |
| Share Curits   | SHARES AND DEPOSITS  |                     |                      | + +   |                         |             |                         |  |                                       |                 |
| Regular Shares   |  | 2 094 747 630       | 2 269 797 210        | 8.4   | 2 431 507 210           | 7 1         | 2 649 925 821           | 9.0  | 2 842 657 459                         | 7 3             |
| Memory Market Shares   |  |                     |                      |       |                         |             |                         |  | , , ,                                 |                 |
| Share Conflications  |  |                     |                      |       |                         |             |                         |  |                                       |                 |
| IRANKEOH Accounts  |  |                     |                      |       |                         |             |                         |  |                                       |                 |
| All Cher Shares:    38,948,000   38,509,264   9,9   42,968,80   8,7   50,779,945   12,2   63,870,886   25,870,705   213,570,570          |  |                     |                      |       |                         |             |                         |  |                                       |                 |
| Non-Member Deposits  |  |                     | , ,                  | +     |                         |             |                         |  |                                       |                 |
| TOTAL LIABILITIES * 11,005,587,015 11,484,563,471 4.4 11,928,083,30 3.9 12,865,32478 7.9 13,550,946,222 5.3 TOTAL LIABILITIES * 514,772,638 612,981,306 191,484,563,471 4.4 11,928,083,30 3.9 12,865,32478 7.9 13,550,946,222 5.3 TOTAL LIABILITIES * 514,722,638 612,981,306 191,484,563,471 4.4 198,862,875 7.9 12,006,474,316 2,0         |  |                     |                      | _     |                         |             |                         |  |                                       |                 |
| Color   Colo           |  |                     |                      | 1     | , ,                     |             |                         |  |                                       |                 |
| EQUIT:   |  |                     |                      |       |                         |             |                         |  |                                       |                 |
| Regular Reserves   | EQUITY:  | , ,                 | , ,                  |       | , ,                     |             | , ,                     | ,  | , , ,                                 |                 |
| Regular Reserves   | Undivided Earnings   | 886,562,960         | 925,767,919          | 4.4   | 998,862,875             | 7.9         | 1,093,868,835           | 9.5  | 1,090,610,442                         | -0.3            |
| SCU Only   | Regular Reserves   | 211,248,468         | 211,447,356          | 0.1   | 211,149,463             | -0.1        | 211,067,646             | 0.0  | 211,138,943                           |                 |
| Chiter Reserves   256,366,145   269,921,767   5.2   288,422,581   6.9   312,528,626   8.4   317,274,743   1.5  | Appropriation For Non-Conforming Investments   |                     |                      |       |                         |             |                         |  |                                       |                 |
| Equity Acquired in Merger   13,973,856   15,002,815   7.4   17,259,153   15,0   20,35,233   18.4   20,435,233   0.0  | (SCU Only)   | 0                   | 66,018               | N/A   | 50,795                  | -23.1       | 50,795                  | 0.0  |                                       |                 |
| Miscellaneous Equity   | Other Reserves   | 256,366,145         | 269,821,767          | 5.2   | 288,422,581             | 6.9         | 312,528,626             | 8.4  | 317,274,743                           |                 |
| Accumulated Unrealized Gif. on AFS Securities -21.288,641 -21.697,137 -1.9 -32,547,230 -50.0 NA -50.0 NA -60.0          | Equity Acquired in Merger  | 13,973,856          | 15,002,815           | 7.4   | 17,259,153              | 15.0        | 20,435,233              | 18.4   | 20,435,233                            |                 |
| Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities 0 0 0 NA  | Miscellaneous Equity   | 1,188,480           | , ,                  | _     | 1,188,831               |             |                         |  |                                       | 0.7             |
| (due to other factors) on HTM Debt Securities 0 0 0 NA 0 NA 0 NA 0 NA Accumilated Unrealized GIL on Cash Flow Hedges 0 0 0 NA 213,646 NA -571,964 -367.7 -1,444,278 -152.5 Accumilated Unrealized Gills (Losses) on Available for Sale  Debt Securities NA   |  | -21,288,641         | -21,697,137          | -1.9  | -32,547,230             | -50.0       | N/A                     |  | N/A                                   |                 |
| Accumulated Unrealized G/L on Cash Flow Hedges 0 0 N/A 213,646 N/A -571,964 -367.7 -1,444,278 -152.5 Accumulated Unrealized Gains (Losses) on Available for Sale N/A   |  |                     | 0                    | NI/A  | 0                       | NI/A        | 0                       | NI/A   | 0                                     | NI/A            |
| Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities  NA N  |  |                     | 0                    |       | 212.646                 |             | 571.064                 |  | 1 444 279                             |                 |
| Debt Securities 5 N/A  | ·  | U                   | U                    | IV/A  | 213,040                 | IN/A        | -571,964                | -307.7   | -1,444,270                            | -152.5          |
| Other Comprehensive Income   | ` ,  | N/A                 | N/A                  |       | N/Δ                     |             | 3 300 042               |  | 27 856 508                            | 710 3           |
| Net Income 0 0 NA 0 NA 0 NA 988,843 NA EQUITY TOTAL 1,317,770,577 1,368,953,462 3.9 1,452,183,535 6.1 1,601,716,967 10.3 1,617,945,532 1.0 1.0 1,317,770,577 1,368,953,462 3.9 1,452,183,535 6.1 1,401,716,967 10.3 1,617,945,532 1.0 1.0 1.0 1,401,716,967 10.3 1,617,945,532 1.0 1.0 1.0 1,401,716,967 10.3 1,617,945,532 1.0 1.0 1.0 1,401,716,967 10.3 1,617,945,532 1.0 1.0 1.0 1,401,716,967 10.3 1,617,945,532 1.0 1.0 1.0 1,401,716,967 10.3 1,617,945,532 1.0 1.0 1.0 1,401,716,967 10.3 1,617,945,532 1.0 1.0 1.0 1,401,716,967 10.3 1,466,498,239 4.9 13,995,516,458 3.9 15,108,191,283 8.0 15,855,164,235 4.9 1.0 1,401,801,801,801,801,801,801,801,801,801,8  |  |                     |                      |       |                         | 0.7         |                         |  | , , , , , , , , , , , , , , , , , , , |                 |
| EQUITY TOTAL  1,317,770,577  1,368,953,462  3.9  1,452,183,535  6.1  1,601,716,967  10.3  1,617,945,532  1.0  TOTAL SHARES & EQUITY  12,321,358,492  12,853,516,933  4.3  13,380,591,885  4.1  14,467,099,445  8.1  15,168,892,354  4.9  TOTAL LIABILITIES, SHARES, & EQUITY  12,836,131,130  13,466,498,239  4.9  13,995,516,458  3.9  15,108,191,283  8.0  15,855,164,235  4.9  NCUA INSURED SAVINGS <sup>2</sup> Uninsured Shares  495,140,679  524,340,657  5.9  456,184,808  -13.0  583,479,989  27.9  598,310,450  2.5  Uninsured Non-Member Deposits  1,671,161  7,960,219  376.3  1,870,245  -76.5  5,526,355  195.5  7,803,228  41.2  TOTAL Uninsured Shares & Deposits  496,811,840  532,300,876  7.1  458,055,053  -13.9  589,006,344  28.6  606,113,678  2.9  Insured Shares & Deposits  10,506,776,075  10,952,262,595  4.2  11,470,353,297  4.7  12,276,376,134  7.0  12,944,833,144  5.4  TOTAL NET WORTH  1,369,744,942  1,424,145,884  4.0  1,518,222,748  6.6  1,640,429,016  8.0  1,642,976,880  0.2  # Means the number is too large to display in the cell  PRIOR TO JUNE 2006, INCLUDED MONEY MRT, SHARE CERTS, IRAKEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS  2 October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.  3 Pecember 2011 and forward includes "Subordinated Debt Included in Net Worth"  4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.  |  | 00,200,001          | 02,040,700           |       | 02,410,070              |             | 10,242,000              |  |                                       |                 |
| TOTAL SHARES & EQUITY  12,321,358,492  12,853,516,933  4.3  13,380,591,885  4.1  14,467,099,445  8.1  15,168,892,354  4.9  TOTAL LIABILITIES, SHARES, & EQUITY  12,836,131,130  13,466,498,239  4.9  13,995,516,458  3.9  15,108,191,283  8.0  15,855,164,235  4.9  NCUA INSURED SAVINGS <sup>2</sup> Uninsured Shares  495,140,679  524,340,657  5.9  456,184,808  -13.0  583,479,989  27.9  598,310,450  2.5  Uninsured Shares & Deposits  1,671,161  7,960,219  17,014  17,014  17,014  17,015  17,014  17,015  17, |  | 1 317 770 577       | 1 368 953 462        |       | 1 452 183 535           |             | 1 601 716 967           | <del>                                     </del> | ,                                     |                 |
| TOTAL LIABILITIES, SHARES, & EQUITY  12,836,131,130  13,466,498,239  4.9  13,995,516,458  3.9  15,108,191,283  8.0  15,855,164,235  4.9  NCUA INSURED SAVINGS 2  Uninsured Shares  495,140,679  524,340,657  5.9  456,184,808  -13.0  583,479,989  27.9  598,310,450  2.5  Uninsured Non-Member Deposits  1,671,161  7,960,219  376.3  1,870,245  -76.5  5,526,355  195.5  7,803,228  41.2  Total Uninsured Shares & Deposits  496,811,840  532,300,876  7.1  458,055,053  -13.9  589,006,344  28.6  606,113,678  2.9  Insured Shares & Deposits  10,506,776,075  10,952,262,595  4.2  11,470,353,297  4.7  12,276,376,134  7.0  12,944,833,144  5.4  TOTAL NET WORTH  Means the number is too large to display in the cell  PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRAKEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS  October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.  Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.  | Eggiii 101/12  | 1,011,110,011       | 1,000,000,102        | 0.0   | 1, 102, 100,000         | 0.1         | 1,001,110,001           | 10.0   | 1,017,010,002                         | 1.0             |
| TOTAL LIABILITIES, SHARES, & EQUITY  12,836,131,130  13,466,498,239  4.9  13,995,516,458  3.9  15,108,191,283  8.0  15,855,164,235  4.9  NCUA INSURED SAVINGS 2  Uninsured Shares  495,140,679  524,340,657  5.9  456,184,808  -13.0  583,479,989  27.9  598,310,450  2.5  Uninsured Non-Member Deposits  1,671,161  7,960,219  376.3  1,870,245  -76.5  5,526,355  195.5  7,803,228  41.2  Total Uninsured Shares & Deposits  496,811,840  532,300,876  7.1  458,055,053  -13.9  589,006,344  28.6  606,113,678  2.9  Insured Shares & Deposits  10,506,776,075  10,952,262,595  4.2  11,470,353,297  4.7  12,276,376,134  7.0  12,944,833,144  5.4  TOTAL NET WORTH  Means the number is too large to display in the cell  PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRAKEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS  October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.  Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.  | TOTAL SHARES & EQUITY  | 12 321 358 492      | 12 853 516 933       | 4.3   | 13 380 591 885          | 4 1         | 14 467 099 445          | 8 1  | 15 168 892 354                        | 4.9             |
| NCUA INSURED SAVINGS 2  Uninsured Shares   |  | 12,021,000,102      | ,000,0.0,000         |       | .0,000,00.,000          |             | , ,                     | <u> </u>   | .0,.00,002,00.                        |                 |
| NCUA INSURED SAVINGS 2  Uninsured Shares   | TOTAL LIABILITIES. SHARES. & EQUITY  | 12.836.131.130      | 13.466.498.239       | 4.9   | 13.995.516.458          | 3.9         | 15.108.191.283          | 8.0  | 15.855.164.235                        | 4.9             |
| Uninsured Shares 495,140,679 524,340,657 5.9 456,184,808 -13.0 583,479,989 27.9 598,310,450 2.5 Uninsured Non-Member Deposits 1,671,161 7,960,219 376.3 1,870,245 -76.5 5,526,355 195.5 7,803,228 41.2 Total Uninsured Shares & Deposits 496,811,840 532,300,876 7.1 458,055,053 -13.9 589,006,344 28.6 606,113,678 2.9 Insured Shares & Deposits 10,506,776,075 10,952,262,595 4.2 11,470,353,297 4.7 12,276,376,134 7.0 12,944,833,144 5.4 TOTAL NET WORTH 1,369,744,942 1,424,145,884 4.0 1,518,222,748 6.6 1,640,429,016 8.0 1,642,976,880 0.2 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRAKEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS 2 Cotober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.   | .,,  | ,, . ,              | .,,,                 |       | .,,                     |             | .,, . ,                 |  | .,, . ,                               |                 |
| Uninsured Shares 495,140,679 524,340,657 5.9 456,184,808 -13.0 583,479,989 27.9 598,310,450 2.5 Uninsured Non-Member Deposits 1,671,161 7,960,219 376.3 1,870,245 -76.5 5,526,355 195.5 7,803,228 41.2 Total Uninsured Shares & Deposits 496,811,840 532,300,876 7.1 458,055,053 -13.9 589,006,344 28.6 606,113,678 2.9 Insured Shares & Deposits 10,506,776,075 10,952,262,595 4.2 11,470,353,297 4.7 12,276,376,134 7.0 12,944,833,144 5.4 TOTAL NET WORTH 1,369,744,942 1,424,145,884 4.0 1,518,222,748 6.6 1,640,429,016 8.0 1,642,976,880 0.2 # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRAKEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS 2 Cotober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.   | NCUA INSURED SAVINGS <sup>2</sup>  |                     |                      |       |                         |             |                         |  |                                       |                 |
| Uninsured Non-Member Deposits 1,671,161 7,960,219 376.3 1,870,245 -76.5 5,526,355 195.5 7,803,228 41.2  Total Uninsured Shares & Deposits 496,811,840 532,300,876 7.1 458,055,053 -13.9 589,006,344 28.6 606,113,678 2.9  Insured Shares & Deposits 10,506,776,075 10,952,262,595 4.2 11,470,353,297 4.7 12,276,376,134 7.0 12,944,833,144 5.4  TOTAL NET WORTH 1,369,744,942 1,442,415,884 4.0 1,518,222,748 6.6 1,640,429,016 8.0 1,642,976,880 0.2  # Means the number is too large to display in the cell  PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS  Cotober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.  Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.   |  | 495,140,679         | 524,340,657          | 5.9   | 456,184,808             | -13.0       | 583,479,989             | 27.9   | 598,310,450                           | 2.5             |
| Total Uninsured Shares & Deposits 496,811,840 532,300,876 7.1 458,055,053 -13.9 589,006,344 28.6 606,113,678 2.9 Insured Shares & Deposits 10,506,776,075 10,952,262,595 4.2 11,470,353,297 4.7 12,276,376,134 7.0 12,944,833,144 5.4  TOTAL NET WORTH 1,369,744,942 1,424,145,884 4.0 1,518,222,748 6.6 1,640,429,016 8.0 1,642,976,880 0.2  # Means the number is too large to display in the cell 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS 2 Coctober 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.  3 December 2011 and forward includes "Subordinated Debt Included in Net Worth." 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.   | Uninsured Non-Member Deposits  |                     |                      |       |                         | -76.5       |                         | 195.5  |                                       |                 |
| Insured Shares & Deposits 10,506,776,075 10,952,262,595 4.2 11,470,353,297 4.7 12,276,376,134 7.0 12,944,833,144 5.4  TOTAL NET WORTH 1,369,744,942 1,424,145,884 4.0 1,518,222,748 6.6 1,640,429,016 8.0 1,642,976,880 0.2  # Means the number is too large to display in the cell  1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS  2 October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.  3 December 2011 and forward includes "Subordinated Debt Included in Net Worth."  4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.  | Total Uninsured Shares & Deposits  |                     |                      |       | 458,055,053             | -13.9       | 589,006,344             | 28.6   | 606,113,678                           |                 |
| # Means the number is too large to display in the cell    PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS    October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.    Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.  | ·  |                     |                      |       |                         |             |                         |  |                                       |                 |
| 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS 2 October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. 3 December 2011 and forward includes "Subordinated Debt Included in Net Worth." 4 Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.  | TOTAL NET WORTH  |                     |                      |       | 1,518,222,748           | 6.6         |                         | 8.0  | 1,642,976,880                         | 0.2             |
| <sup>2</sup> October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts. <sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth." <sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.   | # Means the number is too large to display in the cell   |                     |                      |       |                         |             |                         |  |                                       |                 |
| <sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth." <sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.  | <sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, A                      | ND NONMEMBER SHARES | FOR SHORT FORM FILER | RS    |                         |             |                         |  |                                       |                 |
| <sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.   | <sup>2</sup> October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all account | nts.                |                      |       |                         |             |                         |  |                                       |                 |
|  | <sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."           |                     |                      |       |                         |             |                         |  |                                       |                 |
| <sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.  6. LiabShEquity  | <sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.       |                     |                      |       |                         |             |                         |  |                                       |                 |
|  | <sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securiti  | es.                 |                      |       |                         |             |                         |  |                                       | 6. LiabShEquity |

|  |                                       | Income Stateme             | ent          |                                  |                |                       |           |                         |  |
|--|---------------------------------------|----------------------------|--------------|----------------------------------|----------------|-----------------------|-----------|-------------------------|--|
| Return to cover  |                                       | For Charter :              |              |                                  |                |                       |           |                         |  |
| 07/01/2020   |                                       | Count of CU:               |              |                                  |                |                       |           |                         |  |
| CU Name: N/A   |                                       | Asset Range :              |              |                                  |                |                       |           |                         | 1  |
| Peer Group: N/A  |                                       | Criteria :                 | Region:      | Nation * Peer Group: All         | * State =      | 'MO' * Type Included: | Federally | Insured State Credit Ur | nion   |
|  | Cour                                  | t of CU in Peer Group :    | N/A          |                                  |                |                       |           |                         | ļ  |
|  |                                       |                            |              |                                  |                |                       |           |                         | <b></b>  |
|  | Dec-2016                              | Dec-2017                   | % Chg        | Dec-2018                         | % Chg          | Dec-2019              | % Chg     | Mar-2020                | % Chg  |
| * INCOME AND EXPENSE   |                                       |                            |              |                                  |                |                       |           |                         | <u> </u>   |
| INTEREST INCOME:   | 070 440 000                           | 404 044 000                | 7.0          | 450 775 475                      | 40.0           | 500 040 540           | 44.0      | 100 100 501             | 0.0  |
| Interest on Loans  | 373,410,833                           | 401,814,363                |              | , ,                              | 12.2           | 502,842,540           | 11.6      | 130,180,521             | 3.6  |
| Less Interest Refund   | (1,258,941)                           | (474,835)                  | -62.3        |                                  | -1.6           | (547,749)             | 17.2      | (70,940)                | 1  |
| Income from Investments  | 48,166,843<br>1,778,084               | 54,095,830<br>684,266      |              |                                  | 20.6<br>-100.0 | 74,886,797<br>N/A     | 14.7      | 16,576,948<br>N/A       |  |
| Income from Trading  | 1,770,004                             | 004,200                    | -01.5        | U                                | -100.0         | IN/A                  |           | IN/A                    |  |
| Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities         | N/A                                   | N/A                        |              | N/A                              |                | 1,886,143             |           | -10,254,879             | -2 274 S   |
| TOTAL INTEREST INCOME  | 422,096,819                           | 456,119,624                | 8.1          |                                  | 13.0           | 579,067,731           | 12.3      | 136,431,650             |  |
| INTEREST EXPENSE:  | 422,090,019                           | 430,119,024                | 0.1          | 313,373,134                      | 13.0           | 379,007,731           | 12.3      | 130,431,030             | -5.0   |
| Dividends  | 45,003,328                            | 45,701,376                 | 1.6          | 60,217,978                       | 31.8           | 86,433,470            | 43.5      | 22,130,871              | 2.4  |
| Interest on Deposits   | 10,657,026                            | 11,411,353                 | 7.1          |                                  | 35.8           | 22,756,506            | 46.9      | 5.924.910               |  |
| Interest on Borrowed Money   | 6.605.174                             | 7,483,775                  |              |                                  | 38.1           | 11,864,371            | 14.8      | 2,788,824               | _  |
| TOTAL INTEREST EXPENSE   | 62,265,528                            | 64,596,504                 | 3.7          | , ,                              | 33.2           | 121,054,347           | 40.7      | 30,844,605              | 1  |
| PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT  | 02,200,020                            | 04,000,004                 | 0.1          | 00,040,000                       | 00.2           | 121,004,047           | 40.7      | 00,044,000              | 1.0  |
| LOSS EXPENSE   | 55,575,715                            | 65,144,046                 | 17.2         | 66,264,306                       | 1.7            | 57,953,349            | -12.5     | 15,809,998              | 9.1  |
| NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS   |                                       |                            |              |                                  |                |                       |           |                         |  |
| EXPENSE  | 304,255,576                           | 326,379,074                | 7.3          | 363,263,810                      | 11.3           | 400,060,035           | 10.1      | 89,777,047              | -10.2  |
| NON-INTEREST INCOME:   |                                       |                            |              |                                  |                |                       |           |                         | ļ  |
| Fee Income   | 123,940,981                           | 127,815,428                |              |                                  | 5.1            | 135,034,742           | 0.5       | 31,296,560              | 1  |
| Other Operating Income   | 154,918,028                           | 150,424,678                |              |                                  | 9.8            | 177,453,143           | 7.4       | 41,777,645              | -5.8   |
| Gain (Loss) on Investments   | 2,543,420                             | -540,993                   | -121.3       | 4,038,696                        | 846.5          | N/A                   |           | N/A                     | ļ  |
| Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)                | N/A                                   | N/A                        |              | N/A                              |                | 1,860                 |           | -4,615,020              | #######  |
| Gain (Loss) on Other Securities (DO NOT include  |                                       |                            |              |                                  |                |                       |           |                         |  |
| Gain or Loss on Equity Securities)   | N/A                                   | N/A                        |              | N/A                              |                | 12,622,918            |           | -152,888                | -104.8   |
| Gain (Loss) on Non-Trading Derivatives   | 284                                   | -32,859                    | #######      | 334                              | 101.0          | 5,849,973             | #######   | 2,349,911               | 60.7   |
| Gain (Loss) on Disposition of Assets   | 198,265                               | -534,749                   | -369.7       | -3,297,718                       | -516.7         | 1,800,379             | 154.6     | -518,276                | -215.1   |
| Gain from Bargain Purchase (Merger)  | 0                                     | 0                          | N/A          |                                  | N/A            | 0                     | N/A       | 0                       | N/A  |
| Other Non-Oper Income/(Expense)  | 3,814,760                             | -17,272,644                |              |                                  | 149.4          | 6,115,471             | -28.3     | 580,865                 | -62.0  |
| NCUSIF Stabilization Income  | 0                                     | 0                          | N/A          |                                  | N/A            | 0                     | N/A       | 0                       | N/A  |
| TOTAL NON-INTEREST INCOME  | 285,415,738                           | 259,858,861                | -9.0         | 308,848,229                      | 18.9           | 338,878,486           | 9.7       | 70,718,797              | -16.5  |
| NON-INTEREST EXPENSE   |                                       |                            |              |                                  |                |                       |           |                         |  |
| Total Employee Compensation & Benefits   | 252,268,431                           | 264,309,396                |              | , ,                              | 9.8            | 306,462,354           | 5.6       | 80,520,348              | 1  |
| Travel, Conference Expense   | 4,498,715                             | 4,638,548                  |              | , ,                              | 18.0           | 5,769,374             | 5.4       | 1,220,662               |  |
| Office Occupancy   | 34,699,011                            | 36,216,580                 |              |                                  | 7.7            | 41,365,602            | 6.1       | 10,949,414              | 1  |
| Office Operation Expense   | 104,990,744                           | 106,328,712                |              |                                  | 6.6            | 120,724,804           | 6.5       | 30,781,555              | 1  |
| Educational and Promotion  | 16,336,311                            | 18,614,724                 |              |                                  | 8.8            | 26,559,082            | 31.1      | 7,777,662               |  |
| Loan Servicing Expense   | 38,722,741                            | 37,441,949                 |              |                                  | 8.1            | 41,551,900            | 2.7       | 10,102,968              | 1  |
| Professional, Outside Service  | 34,546,711                            | 37,649,154                 | 9.0          | -, -,-                           | 14.9           | 47,027,923            | 8.8       | 11,997,972              | 2.0  |
| Member Insurance <sup>1</sup>  | N/A                                   | N/A                        |              | N/A                              |                | N/A                   |           | N/A                     | <b></b>  |
| Member Insurance - NCUSIF Premium <sup>2</sup>   | 271                                   | 0                          | -100.0       | 1,300                            | N/A            | 5,045                 | 288.1     | 325                     | -74.2  |
| Member Insurance - Temporary Corporate   |                                       |                            |              |                                  |                |                       |           |                         |  |
| CU Stabilization Fund <sup>3</sup>   | 0                                     | 0                          | N/A          |                                  | N/A            | N/A                   |           | N/A                     | <u> </u>   |
| Member Insurance - Other   | 176,686                               | 179,644                    | 1.7          |                                  | -26.5          | 142,687               | 8.1       | 43,704                  | 22.5   |
| Operating Fees   | 1,608,177                             | 1,663,769                  |              |                                  | 3.6            | 1,919,248             |           | 488,591                 | 1.8  |
| Misc Operating Expense   | 20,024,651                            | 21,147,398                 |              | , ,                              | 18.7           | 28,032,012            | 11.7      | 6,811,998               |  |
| TOTAL NON-INTEREST EXPENSE   | 507,872,449                           | 528,189,874                | 4.0          | 579,019,809                      | 9.6            | 619,560,031           | 7.0       | 160,695,199             | 3.7  |
| NET INCOME (LOSS) EXCLUDING STABILIZATION  |                                       |                            |              |                                  |                |                       |           |                         |  |
| EXPENSE AND NCUSIF PREMIUMS *14  | 81,799,136                            | 58,048,061                 | -29.0        | , ,                              | 60.4           | N/A                   |           | N/A                     |  |
| NET INCOME (LOSS)  | 81,798,865                            | 58,048,061                 | -29.0        | 93,092,230                       | 60.4           | 119,378,490           | 28.2      | -199,355                | -100.7   |
| RESERVE TRANSFERS:   |                                       |                            |              |                                  |                |                       |           |                         | <del>                                     </del> |
| Transfer to Regular Reserve  | 168,319                               | 186,662                    | 10.9         | 939,340                          | 403.2          | 484,677               | -48.4     | 40,717                  | -66.4  |
| * All Income/Expense amounts are year-to-date while the related % change ratios are annua        | alized.                               |                            |              |                                  |                |                       |           |                         | <del> </del>                                     |
| # Means the number is too large to display in the cell   |                                       |                            |              |                                  |                |                       | <u> </u>  |                         | <u> </u>   |
| From September 2009 to December 2010, this account includes NCUSIF Premium Exper                 | nse.                                  |                            |              |                                  |                |                       |           |                         | <b></b>  |
| <sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.       |                                       |                            |              |                                  |                |                       |           |                         | <b></b>  |
| From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense a              |                                       | mium Expense. For Septemb  | er 2009 and  | d forward,                       |                |                       |           |                         |  |
| this account only includes only the Temporary Corporate CU Stabilization Expense (see for        | · · · · · · · · · · · · · · · · · · · |                            |              |                                  |                |                       |           |                         | <u> </u>   |
| <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Sta | bilization Expense. From De           | ecember 2010 forward, NCUS | IF Stabiliza | tion Income, if any, is excluded | •              |                       |           |                         | 7. IncEx   |

| Return to cover  17/01/2020  CU Name: N/A  Peer Group: N/A  DELINQUENCY SUMMARY - ALL LOAN TYPES  Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent Total Del Loans - All Types (>= 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 30 to 59 Days Delinquent 60 to 179 Days Delinquent |  | Delinquent Loan Info For Charter: Count of CU: Asset Range: Criteria: f CU in Peer Group:  Dec-2017  N/A  128,932,520 54,066,920 13,194,080 4,505,673 71,766,673 #NAME? | N/A<br>97<br>N/A<br>Region:<br>N/A<br>% Chg<br>12.8<br>10.3<br>34.0 |                                | % Chg        | e = 'MO' * Type Inclu<br>Dec-2019 | % Chg       | erally Insured State ( |            |
|---|--|---|---|--------------------------------|--------------|-----------------------------------|-------------|------------------------|------------|
| DELINQUENCY SUMMARY - ALL LOAN TYPES  Amount of Loans in Non-Accrual Status So to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent >= 360 Days Delinquent Total Del Loans - All Types (>= 60 Days) Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans So to 59 Days Delinquent   | N/A<br>114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME? | Asset Range :     Criteria : f CU in Peer Group :  Dec-2017  N/A 128,932,520 54,066,920 13,194,080 4,505,673 71,766,673   | N/A<br>Region:<br>N/A<br>% Chg<br>12.8<br>10.3<br>34.0              | Dec-2018<br>N/A<br>117,049,704 | % Chg        | Dec-2019                          | % Chg       |                        |            |
| DELINQUENCY SUMMARY - ALL LOAN TYPES  Amount of Loans in Non-Accrual Status to to 59 Days Delinquent to to 179 Days Delinquent to to 359 Days Delinquent 180 to 359 Days Delinquent - 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans to to 59 Days Delinquent   | N/A<br>114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME? | Criteria : f CU in Peer Group :  Dec-2017  N/A  128,932,520  54,066,920  13,194,080  4,505,673  71,766,673  | Region:<br>N/A<br>% Chg<br>12.8<br>10.3<br>34.0                     | Dec-2018<br>N/A<br>117,049,704 | % Chg        | Dec-2019                          | % Chg       |                        |            |
| DELINQUENCY SUMMARY - ALL LOAN TYPES  Amount of Loans in Non-Accrual Status to to 59 Days Delinquent to to 179 Days Delinquent to to 359 Days Delinquent to to 359 Days Delinquent total Del Loans - All Types (> = 60 Days) to Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans to to 59 Days Delinquent   | N/A<br>114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME? | Dec-2017  N/A  128,932,520  54,066,920  13,194,080  4,505,673  71,766,673   | N/A<br>% Chg<br>12.8<br>10.3<br>34.0                                | Dec-2018<br>N/A<br>117,049,704 | % Chg        | Dec-2019                          | % Chg       |                        |            |
| Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 80 to 59 Days Delinquent   | N/A<br>114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME? | Dec-2017  N/A  128,932,520  54,066,920  13,194,080  4,505,673  71,766,673   | % Chg<br>12.8<br>10.3<br>34.0                                       | N/A<br>117,049,704             |              |                                   |             | Mar-2020               | % Cho      |
| Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 80 to 59 Days Delinquent   | N/A<br>114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME? | N/A<br>128,932,520<br>54,066,920<br>13,194,080<br>4,505,673<br>71,766,673   | 12.8<br>10.3<br>34.0  | N/A<br>117,049,704             |              |                                   |             | Mar-2020               | % Cho      |
| Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 80 to 59 Days Delinquent   | N/A<br>114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME? | N/A<br>128,932,520<br>54,066,920<br>13,194,080<br>4,505,673<br>71,766,673   | 12.8<br>10.3<br>34.0  | N/A<br>117,049,704             |              |                                   |             | IVIAI -2020            | /0 CIIC    |
| Amount of Loans in Non-Accrual Status 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 80 to 59 Days Delinquent   | 114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME?        | 128,932,520<br>54,066,920<br>13,194,080<br>4,505,673<br>71,766,673  | 10.3<br>34.0  | 117,049,704                    |              | 00 F70 040                        |             |                        |            |
| 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Jnsecured Credit Card Loans 80 to 59 Days Delinquent   | 114,313,762<br>49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME?        | 128,932,520<br>54,066,920<br>13,194,080<br>4,505,673<br>71,766,673  | 10.3<br>34.0  | 117,049,704                    |              |                                   | 1           | 32.616.920             | -59.5      |
| 60 to 179 Days Delinquent  180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Loans - All Types (> = 60 Days)  % Delinquent Loans / Total Loans  DELINQUENT LOANS BY CATEGORY:  Jnsecured Credit Card Loans  80 to 59 Days Delinquent   | 49,018,434<br>9,844,679<br>5,337,491<br>64,200,604<br>#NAME?                       | 54,066,920<br>13,194,080<br>4,505,673<br>71,766,673   | 10.3<br>34.0  |                                | -9.2         | 124,061,856                       | _           | 115,878,107            | -6.6       |
| 180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Loans - All Types (> = 60 Days)  % Delinquent Loans / Total Loans  DELINQUENT LOANS BY CATEGORY:  Jnsecured Credit Card Loans 80 to 59 Days Delinquent   | 9,844,679<br>5,337,491<br>64,200,604<br>#NAME?                                     | 13,194,080<br>4,505,673<br>71,766,673   | 34.0  |                                | 13.5         | 54,830,599                        | 1           | 46,996,620             |            |
| > = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Jnsecured Credit Card Loans 80 to 59 Days Delinquent   | 5,337,491<br>64,200,604<br>#NAME?  | 4,505,673<br>71,766,673   |   | 10,319,086                     | -21.8        | 11,247,026                        | _           | 10,656,211             | -5.3       |
| Total Del Loans - All Types (> = 60 Days) % Delinquent Loans / Total Loans DELINQUENT LOANS BY CATEGORY: Unsecured Credit Card Loans 80 to 59 Days Delinquent   | 64,200,604<br>#NAME?   | 71,766,673  |   | 5,844,932                      | 29.7         | 5,439,618                         | 1           | 6,659,203              | 22.4       |
| DELINQUENT LOANS BY CATEGORY:  Jnsecured Credit Card Loans  30 to 59 Days Delinquent  | #NAME?   |   | 11.8  | 77,548,413                     | 8.1          | 71,517,243                        | 1           | 64,312,034             |            |
| Unsecured Credit Card Loans 30 to 59 Days Delinquent  | 6,531,434  |   | #NAME?  |                                | #NAME?       |                                   | #NAME?      | #NAME?                 |            |
| 30 to 59 Days Delinquent  | 6,531,434  |   |   |                                |              |                                   |             |                        |            |
|   | 6,531,434  |   |   |                                |              |                                   |             |                        |            |
| 60 to 179 Days Delinquent   |  | 8,215,421   | 25.8  | 4,937,969                      | -39.9        | 4,452,833                         | -9.8        | 4,930,057              | 10.7       |
|   | 3,723,996  | 4,911,730   | 31.9  | 4,451,553                      | -9.4         | 4,396,823                         | -1.2        | 4,118,488              | -6.3       |
| 180 to 359 Days Delinquent  | 385,744  | 453,143   | 17.5  | 392,039                        | -13.5        | 300,278                           | -23.4       | 309,444                | 3.1        |
| > = 360 Days Delinquent   | 2,981  | 19,786  | 563.7   | 14,657                         | -25.9        | 88,309                            | 502.5       | 73,531                 | -16.7      |
| Total Del Credit Card Lns (> = 60 Days)   | 4,112,721  | 5,384,659   | 30.9  | 4,858,249                      | -9.8         | 4,785,410                         | _           | 4,501,463              | -5.9       |
| %Credit Cards DQ >= 60 Days / Total Credit Card Loans   | 0.92   | 1.18  |   | 1.04                           |              | 1.01                              |             | 1.00                   |            |
| Payday Alternative Loans (PAL I and PAL II Ioans) (FCUs Only)   |  |   |   |                                |              |                                   |             |                        |            |
| 30 to 59 Days Delinquent  | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| 60 to 179 Days Delinquent   | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| 180 to 359 Days Delinquent  | 0  | 0   |   | 0                              |              | 0                                 |             | 0                      |            |
| > = 360 Days Delinquent   | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| Total Del PAL Lns (> = 60 Days)   | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| %PAL Loans DQ >= 60 Days / Total PAL Loans  | #NAME?   | #NAME?  | #NAME?  | #NAME?                         | #NAME?       | #NAME?                            | #NAME?      | #NAME?                 | #NAME?     |
| Non-Federally Guaranteed Student Loans  |  |   |   |                                |              |                                   |             |                        |            |
| 30 to 59 Days Delinquent  | 526,705  | 623,289   | 18.3  | 721,294                        | 15.7         | 345,615                           | -52.1       | 409,779                | 18.6       |
| 60 to 179 Days Delinquent   | 611,166  | 523,893   | -14.3   | 539,953                        | 3.1          | 352,621                           | -34.7       | 287,428                | -18.5      |
| 180 to 359 Days Delinquent  | 16,086   | 54,385  | 238.1   | 1,680                          | -96.9        | 10,145                            | 503.9       | 6,841                  | -32.6      |
| > = 360 Days Delinquent   | 30,643   | 19,548  | -36.2   | 18,338                         | -6.2         | 0                                 | -100.0      | 0                      | N/A        |
| Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)  | 657,895  | 597,826   | -9.1  | 559,971                        | -6.3         | 362,766                           | -35.2       | 294,269                | -18.9      |
| %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-  |  |   |   |                                |              | 1                                 |             |                        |            |
| Federally Guaranteed Student Loans  | #NAME?   | #NAME?  | #NAME?  | #NAME?                         | #NAME?       | #NAME?                            | #NAME?      | #NAME?                 | #NAME?     |
| New Vehicle Loans   |  |   |   |                                |              |                                   |             |                        |            |
| 30 to 59 Days Delinquent  | 14,414,851   | 16,110,931  | 11.8  | 17,144,506                     | 6.4          | 16,255,880                        | -5.2        | 13,463,838             | -17.2      |
| 60 to 179 Days Delinquent   | 4,697,164  | 6,410,859   | 36.5  | 7,710,929                      | 20.3         | 6,903,799                         | -10.5       | 6,561,621              | -5.0       |
| 180 to 359 Days Delinquent  | 756,553  | 936,510   | 23.8  | 1,164,607                      | 24.4         | 744,085                           | -36.1       | 1,343,582              | 80.6       |
| > = 360 Days Delinquent   | 269,700  | 230,330   | -14.6   | 245,922                        | 6.8          | 124,105                           | -49.5       | 72,865                 | -41.3      |
| Total Del New Vehicle Lns (> = 60 Days)   | 5,723,417  | 7,577,699   | 32.4  | 9,121,458                      | 20.4         | 7,771,989                         | -14.8       | 7,978,068              | 2.7        |
| %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans  | #NAME?   | #NAME?  | #NAME?  | #NAME?                         | #NAME?       | #NAME?                            | #NAME?      | #NAME?                 | #NAME?     |
| Jsed Vehicle Loans  |  |   |   |                                |              |                                   |             |                        |            |
| 30 to 59 Days Delinquent  | 43,757,951   | 51,920,810  | 18.7  | 45,905,226                     | -11.6        | 46,596,833                        | 1.5         | 38,469,908             | -17.4      |
| 60 to 179 Days Delinquent   | 20,875,319   | 21,671,087  | 3.8   | 20,735,621                     | -4.3         | 21,111,749                        | 1.8         | 18,878,613             | -10.6      |
| 180 to 359 Days Delinquent  | 4,505,950  | 5,223,709   | 15.9  | 4,819,628                      | -7.7         | 3,214,353                         | -33.3       | 3,703,969              | 15.2       |
| > = 360 Days Delinquent   | 734,713  | 1,027,184   | 39.8  | 820,952                        | -20.1        | 359,953                           | -56.2       | 436,369                | 21.2       |
| Total Del Used Vehicle Lns (> = 60 Days)  | 26,115,982   | 27,921,980  | 6.9   | 26,376,201                     | -5.5         | 24,686,055                        | -6.4        | 23,018,951             | -6.8       |
| %Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans  | #NAME?   | #NAME?  | #NAME?  | #NAME?                         | #NAME?       | #NAME?                            | #NAME?      | #NAME?                 | #NAME?     |
| % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle  |  |   |   |                                |              |                                   |             |                        |            |
| Loans   | #NIA N #= 0  | #NIA N 4FO  | #818845   | #NIA N 4E-O                    | #NIA \$450   | #NIA N 4E-0                       | #NIA N 4E-0 | #NIA N4=0              | #NIA NAE 7 |
| Julis   | #NAME?   | #NAIVIE ?   | #NAME?  | #NAIVIE ?                      | #NAME?       | #NAME?                            | #NAME?      | #NAME?                 | #INAIVIE ! |
| Leases Receivable   |  |   |   |                                |              |                                   |             |                        |            |
| 30 to 59 Days Delinquent  | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| 60 to 179 Days Delinquent   | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| 180 to 359 Days Delinquent  | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| > = 360 Days Delinquent   | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| Total Del Leases Receivable (> = 60 Days)   | 0  | 0   | N/A   | 0                              | N/A          | 0                                 | N/A         | 0                      | N/A        |
| %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00   | 0.00  | N/A   | 0.00                           | N/A          | 0.00                              | N/A         | 0.00                   | N/A        |
| All Other Loans <sup>2</sup>  |  |   |   |                                |              |                                   |             | ·                      |            |
| 30 to 59 Days Delinquent  | 9,100,641  | 8,495,874   | -6.6  | 8,344,958                      | -1.8         | 10,487,289                        | 25.7        | 8,650,201              | -17.5      |
| 60 to 179 Days Delinquent   | 4,960,731  | 7,341,415   | 48.0  | 7,803,444                      | 6.3          | 6,602,037                         | -15.4       | 5,793,937              | -12.2      |
| 180 to 359 Days Delinquent  | 1,240,462  | 2,431,523   | 96.0  | 924,518                        | -62.0        | 1,086,761                         | 17.5        | 1,364,072              | 25.5       |
| > = 360 Days Delinquent   | 777,247  | 815,264   | 4.9   | 502,060                        | -38.4        | 467,575                           | -6.9        | 430,677                |            |
| Total Del All Other Loans (> = 60 Days)   | 6,978,440  | 10,588,202  | 51.7  | 9,230,022                      | -12.8        | 8,156,373                         | -11.6       | 7,588,686              | -7.0       |
| %All Other Loans >= 60 Days / Total All Other Loans   | #NAME?   |   | #NAME?  | #NAME?                         | #NAME?       | #NAME?                            | #NAME?      | #NAME?                 | #NAME?     |
| Means the number is too large to display in the cell  |  |   |   |                                |              |                                   |             |                        |            |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting   | ng requirements for trouble  | ed debt restructured (TDF   | R) Ioans. Thi   | s policy change may resul      | in a decline | in delinquent loans               |             |                        |            |
| eported as of June 2012.  |  | <u> </u>  |   | <u> </u>                       |              |                                   |             |                        |            |

| Company   Company  | Count of Dec-2016  39,982,180 14,150,058 2,939,884 3,522,207 20,612,149 #NAME? | Dec-2017<br>43,566,195<br>13,207,936<br>4,094,810<br>2,393,561                          | 97<br>N/A<br>Region:<br>N/A<br>% Chg | Nation * Peer Group:<br>Dec-2018        |           | e = 'MO' * Type Inclu<br>Dec-2019 |            | erally Insured State (                  | Credit      |
|--|--|---|--------------------------------------|---|-----------|-----------------------------------|------------|---|-------------|
| CU Name: N/A Peer Group: N/A  DELINQUENT LOANS BY CATEGORY 1  ALL REAL ESTATE LOANS 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days) % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 181 Mortgage Fixed Rate and Hybrid/Balloon > 5 years 30 to 59 Days Delinquent 60 to 179 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent | 39,982,180<br>14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?     | Asset Range :   | N/A<br>Region:<br>N/A<br>% Chg       |   |           |                                   |            |   | Credit      |
| DELINQUENT LOANS BY CATEGORY 1  ALL REAL ESTATE LOANS 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days) 75 Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans 76 Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 181 Mortgage Fixed Rate and Hybrid/Balloon > 5 years 190 to 59 Days Delinquent 60 to 179 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent                           | 39,982,180<br>14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?     | Criteria : f CU in Peer Group :  Dec-2017  43,566,195  13,207,936  4,094,810  2,393,561 | Region:<br>N/A<br>% Chg              |   |           |                                   |            |   | Credit      |
| DELINQUENT LOANS BY CATEGORY 1  ALL REAL ESTATE LOANS 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days) % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  | 39,982,180<br>14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?     | Dec-2017<br>43,566,195<br>13,207,936<br>4,094,810<br>2,393,561                          | N/A<br>% Chg                         |   |           |                                   |            |   | Credit      |
| ALL REAL ESTATE LOANS  30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days)  % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent  | 39,982,180<br>14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?     | 43,566,195<br>13,207,936<br>4,094,810<br>2,393,561                                      | % Chg                                | Dec-2018                                | % Chg     |                                   | 0/ Cha     | M. 0000                                 |             |
| ALL REAL ESTATE LOANS  10 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days)  6 Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  6 Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years  10 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent  | 39,982,180<br>14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?     | 43,566,195<br>13,207,936<br>4,094,810<br>2,393,561                                      | 9.0                                  | Dec-2018                                | % Chg     |                                   | 0/ Cha     | M. 0000                                 |             |
| ALL REAL ESTATE LOANS  30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days)  % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent  | 39,982,180<br>14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?     | 43,566,195<br>13,207,936<br>4,094,810<br>2,393,561                                      | 9.0                                  | Dec-2018                                | % Chg     | Dec-2019                          |            |   | - ac -      |
| ALL REAL ESTATE LOANS  30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days)  % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 30 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent  | 14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?                   | 13,207,936<br>4,094,810<br>2,393,561  |                                      |   |           |                                   | % City     | Mar-2020                                | % Ch        |
| 80 to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent 180 to 359 Days Delinquent > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days) % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 80 to 59 Days Delinquent 80 to 359 Days Delinquent 180 to 359 Days Delinquent  | 14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?                   | 13,207,936<br>4,094,810<br>2,393,561  |                                      |   |           |                                   |            |   |             |
| 60 to 179 Days Delinquent  180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days)  6 Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  6 Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years  10 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   | 14,150,058<br>2,939,884<br>3,522,207<br>20,612,149<br>#NAME?                   | 13,207,936<br>4,094,810<br>2,393,561  |                                      | 00 005 754                              | 0.0       | 45.000.400                        | 44.0       | 40.054.004                              | <del></del> |
| 180 to 359 Days Delinquent  > = 360 Days Delinquent  Total Del Real Estate Loans (> = 60 Days)  6 Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  6 Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  10 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent  | 2,939,884<br>3,522,207<br>20,612,149<br>#NAME?                                 | 4,094,810<br>2,393,561  |                                      | 39,995,751                              | -8.2      | 45,923,406                        | 14.8       | 49,954,324                              | 8           |
| > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days) 6 Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans 6 Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 15 Mortgage Fixed Rate and Hybrid/Balloon > 5 years 16 to 59 Days Delinquent 160 to 179 Days Delinquent 180 to 359 Days Delinquent   | 3,522,207<br>20,612,149<br>#NAME?  | 2,393,561   |                                      | 20,142,895                              | 52.5      | 15,463,570                        | -23.2      | 11,356,533                              | -26         |
| Total Del Real Estate Loans (> = 60 Days)  % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  Ist Mortgage Fixed Rate and Hybrid/Balloon > 5 years  30 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent   | 20,612,149<br>#NAME?   |   |                                      | 3,016,614                               | -26.3     | 5,891,404                         | 95.3       | 3,928,303                               | -33         |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  list Mortgage Fixed Rate and Hybrid/Balloon > 5 years  80 to 59 Days Delinquent  60 to 179 Days Delinquent  180 to 359 Days Delinquent  | #NAME?   |   | -32.0                                | 4,243,003                               | 77.3      | 4,399,676                         | 3.7        | 5,645,761                               | 28          |
| 6 Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years 10 to 59 Days Delinquent 180 to 179 Days Delinquent 180 to 359 Days Delinquent  |  |   | -4.4                                 | 27,402,512                              | 39.1      | 25,754,650                        | -6.0       | 20,930,597                              | -18         |
| st Mortgage Fixed Rate and Hybrid/Balloon > 5 years to to 59 Days Delinquent 60 to 179 Days Delinquent 180 to 359 Days Delinquent  | #NAME?   | #NAME?  | #NAME?                               | #NAME?                                  | #NAME?    | #NAME?                            | #NAME?     | #NAME?                                  | #NAM        |
| 0 to 59 Days Delinquent<br>60 to 179 Days Delinquent<br>180 to 359 Days Delinquent   |  | #NAME?  | #NAME?                               | #NAME?                                  | #NAME?    | #NAME?                            | #NAME?     | #NAME?                                  | #NAMI       |
| 60 to 179 Days Delinquent<br>180 to 359 Days Delinquent  |  |   |                                      |   |           |                                   |            |   |             |
| 180 to 359 Days Delinquent   | 24,323,088   | 21,722,723  | -10.7                                | 18,918,175                              | -12.9     | 24,348,405                        | 28.7       | 23,909,949                              | -1          |
| 180 to 359 Days Delinquent   | 7,739,332  | 6,224,895   | -19.6                                | 10,200,029                              | 63.9      | 8,155,939                         | -20.0      | 5,099,464                               | -37         |
| <u> </u>   | 1,359,605  | 2,208,221   | 62.4                                 | 2,285,381                               | 3.5       | 4,232,449                         | 85.2       | 1,808,414                               | -57         |
| > = 360 Days Delinquent  | 2,790,054  | 1,818,660   | -34.8                                | 2,844,356                               | 56.4      | 2,396,453                         | -15.7      | 4,039,231                               | 68          |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)  | _,,,,,,,,  | 1,212,222   |                                      | _,,                                     |           | _,,,,,,,,                         |            | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |             |
| Total Bol lot mig 1 Mod and Hybrid Barroth End 4 oylo ( 00 Bayo)   | 11,888,991   | 10,251,776  | -13.8                                | 15,329,766                              | 49.5      | 14,784,841                        | -3.6       | 10,947,109                              | -26         |
| 61st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st   | ,000,001   | 10,201,110  | 10.0                                 | 10,020,100                              | 10.0      | 11,701,011                        | 0.0        | 10,011,100                              | <u>├</u>    |
| Itg Fixed and Hybrid/Balloons > 5 yrs  | #NAME?   | #NAMF?  | #NAME?                               | #NAME?                                  | #NAME?    | #NAMF?                            | #NAME?     | #NAME?                                  | #NAMI       |
| st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years  | ,, 1 ₩ UVIC :  | // W MVIL:  |                                      | // W WIL:                               |           | // V WIL:                         |            | ,,, w                                   |             |
| 0 to 59 Days Delinguent  | 9,695,718  | 14,656,618  | 51.2                                 | 13,752,148                              | -6.2      | 13.928.741                        | 1.3        | 18,464,546                              | 32          |
| ,  |  | 3,289,141   | _                                    |   |           | -,,                               |            |   |             |
| 60 to 179 Days Delinquent  | 4,398,770  |   | -25.2                                | 5,586,531                               | 69.8      | 3,946,712                         | -29.4      | 2,915,668                               | _           |
| 180 to 359 Days Delinquent   | 1,004,690  |   | 2.4                                  | 285,171                                 | -72.3     | 700,678                           | 145.7      | 1,162,377                               | 65          |
| > = 360 Days Delinquent  | 506,240  | 128,960   | -74.5                                | 926,779                                 | 618.7     | 1,380,438                         | 49.0       | 1,070,806                               | -22         |
| Total Del 1st Mtg Adj Rate Lns (> = 60 Days)   | 5,909,700  | 4,447,062   | -24.7                                | 6,798,481                               | 52.9      | 6,027,828                         | -11.3      | 5,148,851                               | -14         |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >=  |  |   |                                      |   |           |                                   |            |   |             |
| 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs  |  |   |                                      |   |           |                                   | 1          |   |             |
|  | #NAME?   | #NAME?  | #NAME?                               | #NAME?                                  | #NAME?    | #NAME?                            | #NAME?     | #NAME?                                  | #NAM        |
| Other Real Estate Fixed Rate/Hybrid/Balloon  |  |   |                                      |   |           |                                   |            |   |             |
| 30 to 59 Days Delinquent   | 3,173,860  | 3,013,392   | -5.1                                 | 2,011,967                               | -33.2     | 1,880,086                         | -6.6       | 2,384,868                               | 26          |
| 60 to 179 Days Delinquent  | 477,045  |   | 449.8                                | 1,222,044                               | -53.4     | 879,658                           | -28.0      | 855,772                                 | -2          |
| 180 to 359 Days Delinquent   | 164,137  | 510,509   |                                      | 83,489                                  | -83.6     | 349,436                           | 318.5      | 281,151                                 | -19         |
|  | 62,221   | 328,584   | 428.1                                | 365,590                                 | 11.3      | 182,090                           | -50.2      | 182,090                                 | -10         |
| > = 360 Days Delinquent  |  |   |                                      |   |           |                                   |            |   |             |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)  | 703,403  | 3,461,834   | 392.2                                | 1,671,123                               | -51.7     | 1,411,184                         | -15.6      | 1,319,013                               | -6          |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other  |  |   |                                      |   |           |                                   |            |   |             |
| RE Fixed/Hybrid/Balloon Loans  | 0.32   | 0.95  | 192.0                                | 0.69                                    | -27.1     | 0.46                              | -33.0      | 0.44                                    | -5          |
| Other Real Estate Adjustable Rate  |  |   |                                      |   |           |                                   |            |   |             |
| 30 to 59 Days Delinquent   | 2,789,514  | 4,173,462   | 49.6                                 | 5,313,461                               | 27.3      | 5,766,174                         | 8.5        | 5,194,961                               | -6          |
| 60 to 179 Days Delinquent  | 1,534,911  | 1,071,159   | -30.2                                | 3,134,291                               | 192.6     | 2,481,261                         | -20.8      | 2,485,629                               | C           |
| 180 to 359 Days Delinquent   | 411,452  | 347,119   | -15.6                                | 362,573                                 | 4.5       | 608,841                           | 67.9       | 676,361                                 | 11          |
| > = 360 Days Delinquent  | 163,692  | 117,357   | -28.3                                | 106,278                                 | -9.4      | 440,695                           | 314.7      | 353,634                                 | -19         |
| Total Del Other RE Adj Rate Lns (> = 60 Days)  | 2,110,055  | 1,535,635   | -27.2                                | 3,603,142                               | 134.6     | 3,530,797                         | -2.0       | 3,515,624                               | -0          |
| %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE   | 2,110,000  | 1,000,000   |                                      | 0,000,112                               | 10110     | 0,000,101                         | 2.0        | 0,010,021                               |             |
| Adjustable Rate Loans  | 0.28   | 0.22  | -24.3                                | 0.38                                    | 76.1      | 0.34                              | -9.8       | 0.33                                    | -2          |
| COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2  | 0.20   | 0.22  | -24.3                                | 0.30                                    | 70.1      | 0.34                              | -9.0       | 0.33                                    | -2          |
|  |  |   | 1                                    |   |           |                                   |            |   |             |
| Member Commercial Loans Secured By RE  |  |   |                                      |   |           |                                   |            |   |             |
| 30 to 59 Days Delinquent   | 3,873,510  | 2,903,581   | -25.0                                | 3,466,825                               |           | 4,245,552                         | 22.5       | 8,730,765                               | 105         |
| 60 to 179 Days Delinquent  | 667,289  | 2,172,901   | 225.6                                | 3,580,664                               | 64.8      | 777,477                           | -78.3      | 205,978                                 | -73         |
| 180 to 359 Days Delinquent   | 0  | 0   | N/A                                  | 449,549                                 | N/A       | 2,598,528                         | 478.0      | 246,274                                 | -90         |
| > = 360 Days Delinquent  | 462,890  | 0   | -100.0                               | 19,977                                  | N/A       | 0                                 | -100.0     | 2,376,061                               | N           |
| Total Del Member Commercial Loans Secured by RE (> = 60 Days)  | 1,130,179  |   | 92.3                                 | 4,050,190                               | 86.4      | 3,376,005                         | -16.6      | 2,828,313                               |             |
| %Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member  | ,,   | ,,501   | 1                                    | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | T         | .,,                               |            | , , , , , , , , ,                       |             |
| Commercial Loans Secured by RE   | #NAME?   | #NIAME?   | #NAME?                               | #NAME?                                  | #NIAME2   | #NAME?                            | #NAME?     | #NAME?                                  | #NAM        |
| Member Commercial Loans NOT Secured By RE  | #INAIVIL !   | #INAIVIL !  | #INAIVIL!                            | #INAIVIL !                              | #INAIVIL! | #INAIVIL !                        | #IN/AIVIL! | #INAIVIL!                               | #IN/AIVI    |
|  | 220.040  | 207.445   | 40.4                                 | 407.754                                 | 57.0      | 400 477                           | 044.4      | 000 004                                 | 404         |
| 80 to 59 Days Delinquent   | 339,619  |   |                                      | 127,751                                 | -57.0     | 436,177                           | 241.4      | 889,894                                 | 104         |
| 60 to 179 Days Delinquent  | 106,554  | 117,100   |                                      | 152,122                                 |           | 160,478                           |            | 233,338                                 | 45          |
| 180 to 359 Days Delinquent   | 63,957   | 16,918  |                                      | 0                                       |           | 5,651                             | N/A        | 29,927                                  | 429         |
| > = 360 Days Delinquent  | 394,105  | 312,344   |                                      | 227,924                                 | -27.0     | 136,461                           | -40.1      | 0                                       | -100        |
| Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)   | 564,616  | 446,362   | -20.9                                | 380,046                                 | -14.9     | 302,590                           | -20.4      | 263,265                                 | -13         |
| 6Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total   |  |   |                                      |   | 1         |                                   | I          | 1                                       |             |
| Member Commercial Loans NOT Secured By RE  | #NAME?   | #NAME?  | #NAME?                               | #NAME?                                  | #NAME?    | #NAME?                            | #NAME?     | #NAME?                                  | #NAM        |
| NonMember Commercial Loans Secured By RE   | -  |   |                                      |   |           |                                   |            |   |             |
| 30 to 59 Days Delinquent   | 0  | 0   | N/A                                  | 0                                       | N/A       | 0                                 | N/A        | 0                                       | Ν           |
| 60 to 179 Days Delinquent  | 0  |   |                                      | 0                                       |           | 0                                 |            | 0                                       |             |
| 180 to 359 Days Delinquent   | 0  |   |                                      | 0                                       |           | 0                                 |            | 0                                       | _           |
| > = 360 Days Delinquent  | 0  |   |                                      | 0                                       |           | 0                                 |            | 0                                       | _           |
| Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)  | 0  |   | N/A<br>N/A                           | 0                                       |           | 0                                 |            | 0                                       |             |
| 6NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total  | 0  | 1   | IN/A                                 | 0                                       | n/A       | U                                 | IN/A       | 0                                       | r           |
|  | #NAME?   | #NIAN/EQ  | #NAMES                               | #NIA NATO                               | #NA NAE O | #NIA N#=0                         | #NA NAE O  | #NIA NACO                               | #61484      |
| lonMember Commercial Loans Secured by RE   | #NAME?   | #NAME?  | #NAME?                               | #NAME?                                  | #INAIVIE? | #NAME?                            | #INAIVIE?  | #NAME?                                  | #INAIV      |
| IonMember Commercial Loans NOT Secured By RE   |  | 1   | 1                                    |   | <b> </b>  |                                   |            |   | ₩           |
| 0 to 59 Days Delinquent  | 0  | ·   |                                      | 0                                       |           | 0                                 |            | 0                                       | ١           |
| 60 to 179 Days Delinquent  | 0  |   |                                      | 0                                       |           | 0                                 |            | 0                                       | <del></del> |
| 180 to 359 Days Delinquent   | 0  | 0   | N/A                                  | 0                                       | N/A       | 0                                 | N/A        | 0                                       | ١           |
| > = 360 Days Delinquent  | 0  | 0   | N/A                                  | 0                                       | N/A       | 0                                 | N/A        | 0                                       | ١           |
| Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured by  | 0  | 0   |                                      | 0                                       |           | 0                                 |            | 0                                       | _           |
| 6NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total  |  | İ   | 1                                    |   | T         |                                   | 1          |   |             |
| IonMember Commercial Loans NOT Secured by RE   | #NAME?   | #NIAME?   | #NAME?                               | #NAME?                                  | #NAME?    | #NI∆M⊏?                           | #NAME?     | #NAME?                                  | #NAM        |
| Means the number is too large to display in the cell   | πIN/NVI⊏ !   | #IN/NVIE!   | // ¥CIVIL !                          | #IN/AIVIE !                             | " ACIVIE! | #IN/NVIE!                         | # STANIE!  | πι WAIVIE !                             | // 1 N/*\IV |
|  |  |   | 1                                    | l                                       | L         |                                   | -          | <del> </del>                            | $\vdash$    |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting require<br>This policy change may result in a decline in delinquent loans reported as of June 2012.  | errients for troubled debt   | restructured (TDR) loans  | i.                                   |   |           |                                   |            | 1                                       |             |

| Control Cont   | COAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)  * Total Loans Charged Off  * Total Loans Recovered NET CHARGE OFFS (\$\$)  **ONLOSS SUMMARY BY LOAN TYPES  **ONLOSS SUMMARY BY LOAN TYPES  **ONLOSS SUMMARY BY LOAN TYPE  **Onbined Delinquency and Net Charge Off Ratio 1  **ONLOSS SUMMARY BY LOAN TYPE  **ONE COMBINED CARD LOAN TYPE  **ONLOSS SUMMARY BY LOAN TYPE  **ONLOSS SUMMAR | 11,409,647<br>2,085,644<br>9,324,003<br>2,115<br>10,973<br>0.02<br>11,572,935<br>563,107   | Count of CU: Asset Range: Criteria: of CU in Peer Group:  Dec-2017  69,195,377 11,165,036 58,030,341 0.67 129,797,014 1.46  12,725,096 2,077,555 10,647,541 2.36 32,003 3,374 | 97<br>N/A<br>Region: I<br>N/A<br>% Chg<br>11.0<br>7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4 | 75,781,423<br>11,763,659<br>64,017,764<br>0.68<br>141,566,177   | 9.5<br>5.4<br>10.3<br>1.3<br>9.1 | 80,099,851<br>13,260,968<br>66,838,883<br>0.66 | % Chg 5.7 12.7 4.4                               | Mar-2020<br>17,449,495<br>3,185,982 |               |
|--|--|--|---|---|---|----------------------------------|--|--|-------------------------------------|---------------|
| Column   Name   Column   Col   | CU Name: N/A Peer Group: N/A  Peer Group: N/A  * Total Loans Charged Off  * Total Loans Recovered NET CHARGE OFFS (\$\$)  * Whet Charge-Offs / Average Loans Total Del Loans & *Net Charge-Offs 1  Combined Delinquency and Net Charge Off Ratio 1  CONDAIN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off Unsecured Credit Card Lns Recovered NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans Non-Federally Guaranteed Student Loans Charged Off Non-Federally Guaranteed Student Loans Recovered Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loans/LOCs Charged Off Total 1st Mortgage RE Loans/LOCs Recovered NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs Total Other RE Loans/LOCs Recovered NET OTHER RE LOANS/LOCS C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs Total Real Estate Loans Charged Off  | 11,409,647<br>2,085,644<br>9,324,003<br>2,115<br>10,973<br>0.02<br>11,572,935<br>563,107   | Asset Range :   | N/A<br>Region: I<br>N/A<br>% Chg<br>11.0<br>7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4       | 75,781,423<br>11,763,659<br>64,017,764<br>0.68<br>141,566,177   | 9.5<br>5.4<br>10.3<br>1.3<br>9.1 | 80,099,851<br>13,260,968<br>66,838,883<br>0.66 | % Chg 5.7 12.7 4.4                               | Mar-2020<br>17,449,495<br>3,185,982 | % Ch          |
| The Company   NA   | COAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)  * Total Loans Charged Off  * Total Loans Recovered  NET CHARGE OFFS (\$\$)  **Whet Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  COAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Student Loans  Total 1st Mortgage RE Loans/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 11,409,647<br>2,085,644<br>9,324,003<br>2,115<br>10,973<br>0.02<br>11,572,935<br>563,107   | Criteria: of CU in Peer Group:  Dec-2017  69,195,377 11,165,036 58,030,341 0.67 129,797,014 1.46  12,725,096 2,077,555 10,647,541 2.36 32,003 3,374                           | Region: I<br>N/A<br>% Chg<br>11.0<br>7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4              | 75,781,423<br>11,763,659<br>64,017,764<br>0.68<br>141,566,177   | 9.5<br>5.4<br>10.3<br>1.3<br>9.1 | 80,099,851<br>13,260,968<br>66,838,883<br>0.66 | % Chg 5.7 12.7 4.4                               | Mar-2020<br>17,449,495<br>3,185,982 | % Ch          |
| Dec-2017   Column   Peer City   Peer City   Column   Dec-2017  | **Total Loans Charged Off  **Total Loans Recovered  NET CHARGE OFFS (\$\$)  **Whet Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  CONLOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  *Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans C/Os  *Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loans/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  *Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Other RE Loans/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  | 11,409,647<br>2,085,644<br>9,324,003<br>2,115<br>10,973<br>0.02<br>11,572,935<br>563,107   | 69,195,377 11,165,036 58,030,341 0.67 129,797,014 1.46 12,725,096 2,077,555 10,647,541 2.36 32,003 3,374  | N/A  % Chg  11.0  7.5  11.8  3.2  11.8  2.8  11.5  -0.4  14.2                                       | 75,781,423<br>11,763,659<br>64,017,764<br>0.68<br>141,566,177   | 9.5<br>5.4<br>10.3<br>1.3<br>9.1 | 80,099,851<br>13,260,968<br>66,838,883<br>0.66 | % Chg 5.7 12.7 4.4                               | Mar-2020<br>17,449,495<br>3,185,982 | % Cł          |
| Dec-2016   Dec-2017   S. Chg   | * Total Loans Charged Off  * Total Loans Recovered  NET CHARGE OFFS (\$\$)  *%Net Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  .OAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/OS  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 11,409,647<br>2,085,644<br>9,324,003<br>2,115<br>10,973<br>0.02<br>11,572,935<br>563,107   | 129,797,014<br>129,797,014<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374   | 11.0<br>7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4   | 75,781,423<br>11,763,659<br>64,017,764<br>0.68<br>141,566,177   | 9.5<br>5.4<br>10.3<br>1.3<br>9.1 | 80,099,851<br>13,260,968<br>66,838,883<br>0.66 | 5.7<br>12.7<br>4.4                               | 17,449,495<br>3,185,982             |               |
| Control Cont   | * Total Loans Charged Off  * Total Loans Recovered  NET CHARGE OFFS (\$\$)  *%Net Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  .OAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/OS  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 62,312,755<br>10,390,825<br>51,921,930<br>0.65<br>116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107 | 69,195,377<br>11,165,036<br>58,030,341<br>0.67<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374                                     | 11.0<br>7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4   | 75,781,423<br>11,763,659<br>64,017,764<br>0.68<br>141,566,177   | 9.5<br>5.4<br>10.3<br>1.3<br>9.1 | 80,099,851<br>13,260,968<br>66,838,883<br>0.66 | 5.7<br>12.7<br>4.4                               | 17,449,495<br>3,185,982             |               |
| Control Cont   | * Total Loans Charged Off  * Total Loans Recovered  NET CHARGE OFFS (\$\$)  *%Net Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  .OAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/OS  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 62,312,755<br>10,390,825<br>51,921,930<br>0.65<br>116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107 | 69,195,377<br>11,165,036<br>58,030,341<br>0.67<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374                                     | 11.0<br>7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4   | 75,781,423<br>11,763,659<br>64,017,764<br>0.68<br>141,566,177   | 9.5<br>5.4<br>10.3<br>1.3<br>9.1 | 80,099,851<br>13,260,968<br>66,838,883<br>0.66 | 5.7<br>12.7<br>4.4                               | 17,449,495<br>3,185,982             |               |
| **Total consequence of ***   \$0,000.77   1.10   \$7,000.00   \$2,000.00   \$7,000 | * Total Loans Charged Off  * Total Loans Recovered  NET CHARGE OFFS (\$\$)  *%Net Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  .OAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/OS  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 10,390,825<br>51,921,930<br>0.65<br>116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107               | 11,165,036<br>58,030,341<br>0.67<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374   | 7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4<br>14.2   | 11,763,659<br>64,017,764<br>0.68<br>141,566,177<br>1.47   | 5.4<br>10.3<br>1.3<br>9.1        | 13,260,968<br>66,838,883<br>0.66               | 12.7<br>4.4                                      | 3,185,982                           | 40            |
| **Total consequence of ***   \$0,000.77   1.10   \$7,000.00   \$2,000.00   \$7,000 | * Total Loans Charged Off  * Total Loans Recovered  NET CHARGE OFFS (\$\$)  *%Net Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  .OAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/OS  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 10,390,825<br>51,921,930<br>0.65<br>116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107               | 11,165,036<br>58,030,341<br>0.67<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374   | 7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4<br>14.2   | 11,763,659<br>64,017,764<br>0.68<br>141,566,177<br>1.47   | 5.4<br>10.3<br>1.3<br>9.1        | 13,260,968<br>66,838,883<br>0.66               | 12.7<br>4.4                                      | 3,185,982                           | 40            |
| **TREAT CAMPAGE PORTS   \$1, 185,000   \$4   1, 18  | * Total Loans Recovered  NET CHARGE OFFS (\$\$)  **Whet Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs ¹  Combined Delinquency and Net Charge Off Ratio ¹  COAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 10,390,825<br>51,921,930<br>0.65<br>116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107               | 11,165,036<br>58,030,341<br>0.67<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374   | 7.5<br>11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4<br>14.2   | 11,763,659<br>64,017,764<br>0.68<br>141,566,177<br>1.47   | 5.4<br>10.3<br>1.3<br>9.1        | 13,260,968<br>66,838,883<br>0.66               | 12.7<br>4.4                                      | 3,185,982                           | -12           |
| PRICE COMPAGE CHAPTER (18)   | NET CHARGE OFFS (\$\$)  **Net Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs 1  Combined Delinquency and Net Charge Off Ratio 1  COAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loans/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs    Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 51,921,930<br>0.65<br>116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107                             | 58,030,341<br>0.67<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374   | 11.8<br>3.2<br>11.8<br>2.8<br>11.5<br>-0.4<br>14.2  | 64,017,764<br>0.68<br>141,566,177<br>1.47   | 10.3<br>1.3<br>9.1               | 66,838,883<br>0.66                             | 4.4  |                                     | -3            |
| State Change Office Animage Loans   6,60   6,67   7,70   7,10   1,10   1,00   1,0  | *WNet Charge-Offs / Average Loans  Total Del Loans & *Net Charge-Offs 1  Combined Delinquency and Net Charge Off Ratio 1  COAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off  Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loans/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 0.65<br>116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107   | 0.67<br>129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374   | 3.2<br>11.8<br>2.8<br>11.5<br>-0.4<br>14.2  | 0.68<br>141,566,177<br>1.47   | 1.3<br>9.1                       | 0.66   |  | 1/ 263 513                          | -14           |
| Temp But Locanies S' net Caragacters   1618   1418   1418   177   95   38 NB (598   28   157   205   | Total Del Loans & *Net Charge-Offs 1 Combined Delinquency and Net Charge Off Ratio 1 COAN LOSS SUMMARY BY LOAN TYPE Unsecured Credit Card Lns Charged Off Unsecured Credit Card Lns Recovered NET UNSECURED CREDIT CARD C/Os *Net Charge Offs - Credit Cards / Avg Credit Card Loans Non-Federally Guaranteed Student Loans Charged Off Non-Federally Guaranteed Student Loans Recovered Net Non-Federally Guaranteed Student Loans C/Os * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans Total 1st Mortgage RE Loans/LOCs Charged Off Total 1st Mortgage RE Loans/LOCs Recovered NET 1st MORTGAGE RE LOANS/LOCs C/Os * Net Charge Offs - 1st Mortgage RE Loans/LOCs Total Other RE Loans/LOCs Charged Off Total Other RE Loans/LOCs Charged Off Total Other RE Loans/LOCs Cos * Net Other RE Loans/LOCs Cos * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs Total Real Estate Loans Charged Off  | 116,122,534<br>1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107   | 129,797,014<br>1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374   | 11.8<br>2.8<br>11.5<br>-0.4<br>14.2   | 141,566,177<br>1.47   | 9.1                              |  | -0.1   |                                     |               |
| Common Embrassery and February Common Embrassery (1.5)   1.40   1.46   2.8   1.47   0.3   1.34   0.8   1.15   1.   | Combined Delinquency and Net Charge Off Ratio 1  COAN LOSS SUMMARY BY LOAN TYPE  Unsecured Credit Card Lns Charged Off Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loans/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 1.42<br>11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107  | 1.46<br>12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374  | 2.8<br>11.5<br>-0.4<br>14.2   | 1.47  |                                  | 138,336,126                                    | 2.2  |                                     |               |
| Control Cont   | Unsecured Credit Card Lns Charged Off Unsecured Credit Card Lns Charged Off Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os *Net Charge Offs - Credit Cards / Avg Credit Card Loans Non-Federally Guaranteed Student Loans Charged Off Non-Federally Guaranteed Student Loans Recovered Net Non-Federally Guaranteed Student Loans C/Os * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans Total 1st Mortgage RE Loans/LOCs Charged Off Total 1st Mortgage RE Loans/LOCs Recovered NET 1st MORTGAGE RE LOANS/LOCs C/Os * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs Total Other RE Loans/LOCs Charged Off Total Other RE Loans/LOCs Recovered NET OTHER RE LOANS/LOCs C/Os *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs Total Real Estate Loans Charged Off  | 11,409,647<br>2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107  | 12,725,096<br>2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374  | 11.5<br>-0.4<br>14.2  |   | 0.3                              | , ,  | +  |                                     | -43           |
| Usescard Crest Carl Ling Charged Off   | Unsecured Credit Card Lns Charged Off Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs   | 2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107  | 2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374  | -0.4<br>14.2  | 13,677,740  |                                  | 1.34   | -8.8   | 1.15                                | -14           |
| Usescard Coeff Card Line Recovered   | Unsecured Credit Card Lns Recovered  NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 2,085,644<br>9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107  | 2,077,555<br>10,647,541<br>2.36<br>32,003<br>3,374  | -0.4<br>14.2  | 13,677,740  | 7.5                              | 44.047.005                                     | 0.0  | 0.040.550                           |               |
| NET UNECOUNDED CREDIT CARD COC   | *NET UNSECURED CREDIT CARD C/Os  *Net Charge Offs - Credit Cards / Avg Credit Card Loans  Non-Federally Guaranteed Student Loans Charged Off  Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loans/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 9,324,003<br>2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107   | 10,647,541<br>2.36<br>32,003<br>3,374   | 14.2  | 0.000.757   |                                  | , ,  |  | , ,                                 | 2             |
| ***PMC Charge Offs - Credit Cards / Ang Credit Cards (Loren  | *Net Charge Offs - Credit Cards / Avg Credit Card Loans Non-Federally Guaranteed Student Loans Charged Off Non-Federally Guaranteed Student Loans Recovered Net Non-Federally Guaranteed Student Loans C/Os * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off Total 1st Mortgage RE Loans/LOCs Recovered NET 1st MORTGAGE RE LOANS/LOCs C/Os * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered NET OTHER RE LOANS/LOCs C/Os *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs Total Real Estate Loans Charged Off   | 2.11<br>12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107  | 2.36<br>32,003<br>3,374   |   | · · · · ·   |                                  | , ,  | t - t  | ,                                   | -5            |
| New Technology Guaranteers Stutent Looses Couraged Off   | Non-Federally Guaranteed Student Loans Charged Off Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 12,473<br>1,500<br>10,973<br>0.02<br>1,572,935<br>563,107  | 32,003<br>3,374   |   | , ,   |                                  | , ,  |  | , ,                                 | 3             |
| Non-Telestrick Constructed Student Learns Recovered   1,500   3,371   124,9   6,999   194,5   7,200   194,0   22,272   4   | Non-Federally Guaranteed Student Loans Recovered  Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 1,500<br>10,973<br>0.02<br>1,572,935<br>563,107  | 3,374   |   |   |                                  |  |  |                                     | 5             |
| New Non-Friedrafty  Columntheed Student Lorns COs   10,072   28,679   100   210,000   63,00   8,762,644   6,000   4,5,679   4,5   100   100   100   14,7   10,38   097,3   10,77   3,46,0   10,77   1,346,0   1,367  | Net Non-Federally Guaranteed Student Loans C/Os  * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCS C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCS C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 10,973<br>0.02<br>1,572,935<br>563,107   | ,   | 1   |   |                                  |  |  |                                     | -97           |
| **Net Clarge Offs - Next Federal Quaranteed Student Learns ( Arg Non- decreating Quaranteed Student Learns ( ) 0,00  | * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non- Federally Guaranteed Student Loans  Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  * Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 0.02<br>1,572,935<br>563,107   | 00 000  |   | ,   |                                  | , , , , , , , , , , , , , , , , , , ,          |  |                                     |               |
| **Secrating Volumentaned Student Loss**   0.02   | Total 1st Mortgage RE Loans/LOCs Charged Off Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs Total Other RE Loans/LOCs Charged Off Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs Total Real Estate Loans Charged Off  | 1,572,935<br>563,107   | 28,629  | 160.9   | 210,108   | 633.9                            | 8,782,544                                      | 4,080.0  | 43,519                              | -98           |
| Total 1st Murigueg RE Loment COS Congred Off 1,572,935 936,489 40.0 936,775 9778 936,00 12.5 118,778 1 1771 151 Murigueg RE Loment COS Congrego (1) 10,00,620 200,660 74.2 238,814 8.4 316,720 32.0 126,740 178 178 178 178 178 178 178 178 178 178  | Total 1st Mortgage RE Loan/LOCs Charged Off  Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 1,572,935<br>563,107   |   |   |   |                                  | 1  |  |                                     |               |
| Total St. Mergage REL Lorans LOCO COCS   1,000,820   200,666   -74.2   238.14   -84.3   316,720   32.9   126,740   1.18   5,978   4.78   1,000   1,000,820   200,666   -74.2   238.14   -84.3   316,720   32.9   1,000   2.2   0.02   0.02   0.03   1,000,820  | Total 1st Mortgage RE Loans/LOCs Recovered  NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs  / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   | 563,107  |   |   |   |                                  |  | 1 1  |                                     |               |
| NET 1st MORTGAGE RE LOANSLOCA COS  | NET 1st MORTGAGE RE LOANS/LOCs C/Os  * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  |  |   |   |   |                                  |  |  |                                     | 41            |
| **Net Charge Offs - 1st Mortage RE Loans/LOCs  | * Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   |  |   | 1   |   |                                  | ,  |  |                                     | -60           |
| Ang 1st Mortgage RE Losins/LOCE   0.04   0.01   7-75   0.01   1-12   0.07   2-21   0.02   0.7   1-75   1.05   0.05   1.05   0.05   1.05   0.05   0.05   1.05   0.   | / Avg 1st Mortgage RE Loans/LOCs  Total Other RE Loans/LOCs Charged Off  Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | 1,009,828  | 260,665   | -74.2   | 238,814   | -8.4                             | 316,720  | 32.6   | 126,740                             | 60            |
| Total Other REL Loans LOCk Charged Off   | Total Other RE Loans/LOCs Charged Off Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   |  |   |   |   |                                  | 1  |  | ļ                                   |               |
| Total Direct RE Loans/LOCa Recovered   | Total Other RE Loans/LOCs Recovered  NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off   |  |   |   |   |                                  |  |  |                                     | 51            |
| NET OTHER RE LOANS/LOCA C/Os   | NET OTHER RE LOANS/LOCs C/Os  *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  |  |   | 1   |   |                                  |  |  |                                     | -16           |
| "Net Charge Offs - Other Ret Learnet/LOCs / Aug Other REt Learnet/LOCs   0.11   0.00   4.9.3   0.08   5.0.9   0.01   1.09.8   0.00   1.7   1.09.8   0.00   1.7   1.00   1.   | *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  Total Real Estate Loans Charged Off  | · · ·  |   |   | ,   |                                  | ,  |  | ,                                   | -35           |
| Total Real Estate Loans Charged Off  | Total Real Estate Loans Charged Off  | ,  | ,   |   |   |                                  |  |  |                                     | 161           |
| Total Total Faste Lane Recovered   |  |  |   | 1   |   |                                  |  |  |                                     | 158           |
| NET Total Fasa Estate Lono C/Os  | Total Real Estate Lns Recovered  | , ,  |   |   |   |                                  | , ,  |  |                                     | 3             |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans ( ) 0.06  |  |  |   |   | ,   |                                  |  |  |                                     |               |
| Total TRS 18 & Other Roal Estate Line Charged Off  |  |  |   | 1   |   |                                  |  |  |                                     | 166           |
| Total ITR 1st 8 Cother Read Estate Los Recovered   |  |  |   |   |   |                                  |  |  | 0.01                                | 151           |
| NET TIDR Real Entate C/Os  | Ü  | · · ·  |   |   |   |                                  |  |  | 0                                   | -100          |
| **Met Charge Offs - Total Lases Receivable Charge of ( 0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 N   |  |  | ,   |   |   |                                  |  |  |                                     | 70            |
| Total Leases Receivable Charged Off  |  |  | ,   |   |   |                                  | ,  |  | ,                                   | -103          |
| Total Leases Receivable Recovered  |  |  |   | 1   |   |                                  |  |  |                                     | -             |
| NET LEASES RECEIVABLE C/Os   | · · · · · · · · · · · · · · · · · · ·  | , ,  |   | 1   | , and the same of |                                  | · · ·  |  |                                     | N             |
| "Net Charge Offs - Leases Receivable   Avg Leases Receivable   0.00   0.00   N/A  |  | ~  |   |   |   |                                  | •  |  |                                     | 1             |
| SAMNERPTCY SUMMARY   |  |  |   |   |   |                                  |  |  |                                     |               |
| Number of Members Who Filed Chapter 13 YTD   |  | 0.00   | 0.00  | N/A   | 0.00  | N/A                              | 0.00   | N/A  | 0.00                                | N             |
| Number of Members Who Filed Chapter 13 YTD   |  |  |   |   |   |                                  |  |  |                                     | ļ             |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD   | ·  | 1,994  | 2,132   | 6.9   | 1,844   | -13.5                            | 1,864  | 1.1  |                                     | -74           |
| Total Number of Members Who Filed Bankruptcy YTD   | ·  | 2,229  | 2,496   |   |   |                                  |  |  | 351                                 | -77           |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)   |  | 1  | 2   |   |   |                                  |  |  | 1                                   | -83           |
| **All Loans Charged Off due to Bankruptcy YTD  | · ·  | , , ,  | ,   |   |   |                                  |  |  |                                     | _             |
| ## Second Control of Secured by RE Consumer Loans (Not Secured by RE)  |  |  |   |   |   |                                  |  |  |                                     | -71           |
| REAL ESTATE FORECLOSURE SUMMARY  Real Estate Loans Foreclosed YTD  Real Estate Loans Foreclosed YTD  Real Estate Loans Foreclosed YTD  S3 51 -3.8 67 31.4 52 -22.4 19 -6  ROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans  39,597,288 33,070,119 -16.5 32,760,812 -0.9 28,952,337 -11.6 28,368,612  TDR Other RE Loans  4,959,349 4,601,826 -7.2 4,748,110 3.2 5,601,360 18.0 5,329,315  TORAL TDR First and Other RE Loans  44,556,637 37,671,945 -15.5 37,508,922 -0.4 34,553,697 -7.9 33,697,927  TDR RE Loans Also Reported as Commercial Loans 2 3,891,880 1,747,245 -55.1 622,232 -64.4 2,139,600 243,9 2,192,236  TDR Consumer Loans (Not Secured by RE)  12,629,295 15,053,722 19.2 19,408,643 28.9 20,807,539 7.2 21,191,167  TDR Commercial Loans (Not Secured by RE)  588,826 449,555 -23.8 255,835 4-3.1 136,461 4-6.7 0 -10  Total TDR First RE, Other RE, Consumer, and Commercial Loans  57,775,758 53,175,222 -8.0 57,173,400 7.5 55,497,697 -2.9 54,889,094  TORAL TORAL TORAL LOANS (NOT LOANS OUTSTANDING)  TORAL TORAL TORAL LOANS (NOT LOANS OUTSTANDING)  TORAL TORAL TORAL LOANS (NOT Secured by RE) 4NAME? #NAME?  |  |  |   |   | 1   |                                  |  |  |                                     |               |
| Real Estate Loans Foreclosed YTD 6,127,308 4,655,897 -24.0 6,074,059 30.5 4,914,037 -19.1 1,747,971 -6 Number of Real Estate Loans Foreclosed YTD 53 51 -3.8 67 31.4 52 -22.4 19 -6 TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans 39,597,288 33,070,119 -16.5 32,760,812 -0.9 28,952,337 -11.6 28,368,612  TDR Other RE Loans 4,959,349 4,601,826 -7.2 4,748,110 3.2 5,601,360 18.0 5,329,315 Total TDR First and Other RE Loans 44,556,637 37,671,945 -15.5 37,508,922 -0.4 34,553,697 -7.9 33,697,927 TDR RE Loans Also Reported as Commercial Loans 2 3,891,880 1,747,245 -55.1 622,232 -64.4 2,139,600 243.9 2,192,236 TDR Consumer Loans (Not Secured by RE) 12,629,295 15,053,722 19.2 19,408,643 28.9 2,807,539 7.2 21,191,167 TDR Commercial Loans (Not Secured by RE) 588,826 449,555 -23.8 255,835 -43.1 136,461 -46.7 0 -10 Total TDR First RE, Other RE, Consumer, and Commercial Loans 57,775,788 53,175,222 -8.0 57,173,400 7.5 55,497,697 -2.9 54,889,094 Total TDR Loans to Total Loans 10 HNAME? #NAME? #NAME   |  | 17.45  | 16.91   | -3.1  | 15.29   | -9.5                             | 14.59  | -4.6   | 17.09                               | 17            |
| Number of Real Estate Loans Foreclosed YTD 53 51 -3.8 67 31.4 52 -22.4 19 -6  IROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans 39,597,288 33,070,119 -16.5 32,760,812 -0.9 28,952,337 -11.6 28,368,612 -11.6 28,368,6   |  |  |   |   | _   |                                  | <del> </del>                                   | <u> </u>   |                                     |               |
| TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING  TDR First Mortgage RE Loans  39,597,288  33,070,119  -16.5  32,760,812  -0.9  28,952,337  -11.6  28,368,612  TDR Other RE Loans  4,959,349  4,601,826  -7.2  4,748,110  3.2  5,601,360  18.0  5,329,315  Total TDR First and Other RE Loans  44,556,637  37,671,945  -15.5  37,508,922  -0.4  34,553,697  -7.9  33,697,927  TDR RE Loans Also Reported as Commercial Loans  3,891,880  1,747,245  -55.1  622,232  -64.4  2,139,600  24.9  2,192,236  TDR Consumer Loans (Not Secured by RE)  12,629,295  15,053,722  19.2  19,408,643  28.9  20,807,539  7.2  21,191,167  TDR Commercial Loans (Not Secured by RE)  589,826  449,555  -23.8  255,835  43.1  136,461  -46.7  0  -10  Total TDR First RE, Other RE, Consumer, and Commercial Loans  57,775,758  53,175,222  -8.0  57,173,400  7.5  554,97,697  -2.9  54,889,094  Total TDR Loans to Total Loans  #NAME? #   |  |  |   |   |   |                                  |  |  |                                     | -64           |
| TDR First Mortgage RE Loans 39,597,288 33,070,119 -16.5 32,760,812 -0.9 28,952,337 -11.6 28,368,612   TDR Other RE Loans 4,959,349 4,601,826 -7.2 4,748,110 3.2 5,601,360 18.0 5,329,315   Total TDR First and Other RE Loans 4,556,637 37,671,945 -15.5 37,508,922 -0.4 34,553,697 -7.9 33,697,927   TDR RE Loans Also Reported as Commercial Loans 2 3,891,880 1,747,245 -55.1 622,232 -64.4 2,139,600 243.9 2,192,236   TDR Consumer Loans (Not Secured by RE) 12,629,295 15,053,722 19.2 19,408,643 28.9 20,807,539 7.2 21,191,167   TDR Commercial Loans (Not Secured by RE) 2 589,826 449,555 -23.8 255,835 -43.1 136,461 -46.7 0 -10   Total TDR First RE, Other RE, Consumer, and Commercial Loans 57,775,758 53,175,222 -8.0 57,173,400 7.5 55,497,697 -2.9 54,889,094   Total TDR Loans to Total Loans (Not Worth #NAME? #NAM   |  | 53   | 51  | -3.8  | 67  | 31.4                             | 52   | -22.4  | 19                                  | -63           |
| TDR Other RE Loans  4,959,349 4,601,826 7.2 4,748,110 3.2 5,601,360 18.0 5,329,315  Total TDR First and Other RE Loans 44,556,637 37,671,945 75.5 37,508,922 70.4 34,553,697 7.9 33,697,927  TDR RE Loans Also Reported as Commercial Loans 3,891,880 1,747,245 75.1 622,232 70.4 2,139,600 243.9 2,192,236 70.7 70.7 70.7 70.7 70.7 70.7 70.7 70.   | ` '  |  |   |   |   |                                  | <del> </del>                                   | $\longmapsto$                                    |                                     | <u> </u>      |
| Total TDR First and Other RE Loans         44,556,637         37,671,945         -15.5         37,508,922         -0.4         34,553,697         -7.9         33,697,927           TDR RE Loans Also Reported as Commercial Loans <sup>2</sup> 3,891,880         1,747,245         -55.1         622,232         -64.4         2,139,600         243.9         2,192,236           TDR Consumer Loans (Not Secured by RE)         12,629,295         15,053,722         19.2         19,408,643         28.9         20,807,539         7.2         21,191,167           TDR Commercial Loans (Not Secured by RE) <sup>2</sup> 589,826         449,555         -23.8         255,835         -43.1         136,461         -46.7         0         -10           Total TDR First RE, Other RE, Consumer, and Commercial Loans         57,775,758         53,175,222         -8.0         57,173,400         7.5         55,497,697         -2.9         54,889,094           Total TDR Loans to Total Loans         #NAME?         #NAME? <td></td> <td></td> <td></td> <td></td> <td>· · · · ·</td> <td></td> <td></td> <td></td> <td></td> <td></td>   |  |  |   |   | · · · · ·   |                                  |  |  |                                     |               |
| TDR RE Loans Also Reported as Commercial Loans 2 3,891,880 1,747,245 5.5.1 622,232 -64.4 2,139,600 243.9 2,192,236 TDR Consumer Loans (Not Secured by RE) 12,629,295 15,053,722 19.2 19,408,643 28.9 20,807,539 7.2 21,191,167 TDR Commercial Loans (Not Secured by RE) 2 589,826 449,555 -23.8 255,835 -43.1 136,461 -46.7 0 -10 10 10 10 10 10 10 10 10 10 10 10 10 1  |  |  |   |   |   |                                  | , ,  |  |                                     |               |
| TDR Consumer Loans (Not Secured by RE) 12,629,295 15,053,722 19.2 19,408,643 28.9 20,807,539 7.2 21,191,167  TDR Commercial Loans (Not Secured by RE) 2 589,826 449,555 -23.8 255,835 -43.1 136,461 -46.7 0 -10  Total TDR First RE, Other RE, Consumer, and Commercial Loans 57,775,758 53,175,222 -8.0 57,173,400 7.5 55,497,697 -2.9 54,889,094  Total TDR Loans to Total Loans #NAME? #N   |  |  |   |   | 1   |                                  |  |  |                                     |               |
| TDR Commercial Loans (Not Secured by RE) 2 589,826 449,555 -23.8 255,835 -43.1 136,461 -46.7 0 -10 Total TDR First RE, Other RE, Consumer, and Commercial Loans 57,775,758 53,175,222 -8.0 57,173,400 7.5 55,497,697 -2.9 54,889,094  Total TDR Loans to Total Loans #NAME?  | ,  | 3,891,880  | 1,747,245   | -55.1   | 622,232   | -64.4                            | 2,139,600                                      | 243.9  |                                     |               |
| Total TDR First RE, Other RE, Consumer, and Commercial Loans 57,775,758 53,175,222 -8.0 57,173,400 7.5 55,497,697 -2.9 54,889,094 Total TDR Loans to Total Loans #NAME? #N   |  | 12,629,295   | 15,053,722  | 19.2  | 19,408,643  | 28.9                             | 20,807,539                                     | 7.2  | 21,191,167                          |               |
| Total TDR Loans to Total Loans  #NAME? #NAME   | TDR Commercial Loans (Not Secured by RE) <sup>2</sup>  | 589,826  | 449,555   | -23.8   | 255,835   | -43.1                            | 136,461  | -46.7  | 0                                   | -10           |
| Total TDR Loans to Net Worth  #NAME?  | Total TDR First RE, Other RE, Consumer, and Commercial Loans   |  |   |   |   |                                  |  |  | 54,889,094                          |               |
| TDR portion of Allowance for Loan and Lease Losses 2,353,288 1,595,453 -32.2 1,143,098 -28.4 849,843 -25.7 944,774  Means the number is too large to display in the cell  Amounts are year-to-date while the related %change ratios are annualized.  *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   | Total TDR Loans to Total Loans   |  |   |   |   | #NAME?                           |  | #NAME?   |                                     | #NAM          |
| TDR portion of Allowance for Loan and Lease Losses 2,353,288 1,595,453 -32.2 1,143,098 -28.4 849,843 -25.7 944,774 ft Means the number is too large to display in the cell  Amounts are year-to-date while the related %change ratios are annualized.  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  | Total TDR Loans to Net Worth   | #NAME?   | #NAME?  | #NAME?  | #NAME?  | #NAME?                           | #NAME?   | #NAME?   | #NAME?                              | #NAM          |
| # Means the number is too large to display in the cell  Amounts are year-to-date while the related %change ratios are annualized.  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  | TDR portion of Allowance for Loan and Lease Losses   |  |   |   |   |                                  |  | 1  |                                     |               |
| Amounts are year-to-date while the related %change ratios are annualized.  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  | •  | , , , , , , , ,  | ,===,:00  | ·   | , ,   |                                  |  |  | ,                                   | T .           |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |  |  |   |   |   |                                  |  | <del>                                     </del> | -                                   | <b>—</b>      |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   | · · · · · · · · · · · · · · · · · · ·  |  |   | <del>                                     </del>  |   |                                  |  | +  |                                     | <b>-</b>      |
|  |  |  |   | ļ   |   |                                  | í  | 1  |                                     | 1             |
|  | The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting re<br>This policy change may result in a decline in delinquent loans reported as of June 2012.   | equirements for troubled   | debt restructured (TDR) lo  | ans.  |   |                                  | <del></del>                                    | +  |                                     | $\overline{}$ |

| Indirect Large - Professor of Sale Arrangement   |  | For Charter :  | N/A  |  |   |  | i  | 1  |  |
|--|--|--|--|--|---|--|--|--|--|
| Column   C   |  |  |  |  |   |  |  |  | <u> </u>   |
| Pear Group   MA  |  | Count of CU:   | 97   |  |   |  |  |  | <u> </u>   |
| Dec-2011   No.   Dec-   |  |  |  | Nation * Door Cooper Al  | . * 64-4-   | MOL* Town Included   |  | Income d Charles Consults He   |  |
| Dec-2010   Dec-2010   No. Co.   Dec-2010   No. Co   | Coun   |  |  | Nation * Peer Group: Al  | ^ State =   | : 'MO' ^ Type Included:  | -ederally  | Insured State Credit Ur  | lion   |
| INDIRECT LOANS CULTERARDIS   | Coun   | t or co in reer Group.   | IVA  |  |   |  |  |  |  |
| Indicated Loss - Point of Size Amongrament   | Dec-2016   | Dec-2017   | % Chg  | Dec-2018   | % Chg   | Dec-2019   | % Chg  | Mar-2020   | % Ch   |
| Interest Control Processing   1,775   1,756   1,775   1,756   1,775   1,756   1,757    |  |  |  |  |   |  |  |  |  |
| Teal Dutationing Indirect Learns   | 1,125,064,400  | 1,198,767,390  | 6.6  | 1,456,242,598  | 21.5  | 1,435,141,228  | -1.4   | 1,395,825,252  | -2.  |
| Secretar Control Con   | 632,540,482  | 920,406,947  | 45.5   | 1,018,038,569  | 10.6  | 1,107,196,339  | 8.8  | 1,138,636,914  | 2.   |
| SELINOGENCY - INDIRECT LENDING   | 1,757,604,882  | 2,119,174,337  | 20.6   | 2,474,281,167  | 16.8  | 2,542,337,567  | 2.8  | 2,534,462,166  | -0.  |
| 18 or of Dept Calmproper   | 21.20  | 23.40  | 10.4   | 25.15  | 7.5   | 24.16  | -3.9   | 23.97  | -0.  |
| 60 to 17 Story Delinement  |  |  |  |  |   |  |  |  |  |
| 150 to 95 Days Defrequent  |  | 45,799,234   | 11.3   |  | -9.1  |  |  |  |  |
| = 9.00 Days Delinquent   |  |  |  |  |   |  |  |  |  |
| Total Del Indirect Les (In-99 Display   19,000,009   19,000,009   19,000,000   11,100   11,100   11,100   12,000,000   11,100     |  |  |  | , ,  |   |  |  |  | +  |
| Mindered Lawre Collegement = 00 Days / Total Indirect Lawres   |  |  |  |  |   | ,  |  |  |  |
| COAN LOSSES - INDIRECT LEDRONG   |  |  |  |  |   | , ,  |  |  |  |
| **Indirect Loans** Growged Off***  | 1.14   | 1.10   | -2.9   | 0.94   | -14.6   | 0.79   | -15.7  | 0.76   | -4.  |
| Indirect Lower Recovered   | 04 000 000   | 00 040 447   | F 0  | 05 045 707   | 44.0  | 05 405 050   | 4.0  | E 077 000  | 10   |
| **************************************   | , ,  |  |  |  |   |  |  | -, ,   |  |
| ***SNAC DATA COLORS OF Indirect Loans   Angl Indirect Loans   Loans   Angl Indirect   Angl Indian   Angl Indirect   Angl India   Angl India   Angl India   Angl  |  |  |  |  |   |  |  |  | +  |
| PARTICIPATION LOANS CUTSTANDING (8al of Purchased + CU Portion of Put Line Interests Restations):  Consumer  46.017,194 46,443,645 53 41,893,007 1-1.99 65,286,465 56.0 60,014,185 14.  Real Estatie  19.467,929 55,500,331 154,8 6 69,926,550 2.0 83,764,522 19.7 89,234,212 - c.  Commercial Constitution & Consumer of Put Line Interests Sensitive Commercial Constitution (19.46) 11,101,152 5-4.1 10,476,810 14.  Commercial Constitution & Development 2 3,733,828 33,851,779 1-1.1 5,923,111 76.5 4,183,187 29.4 13,923,688 231  Commercial Constitution & Development 2 3,733,828 33,851,779 1-1.1 5,923,111 76.5 4,183,187 29.4 13,923,688 231  Commercial Constitution & Consumer of Put Line Interests Consumer Restation (Consumer Consumer Consumer Consumer Restation (Consumer Consumer Consumer Consumer Restation (Consumer Consumer C |  |  |  |  |   |  |  |  | •  |
| ## COPARTION OF Part. Line Inferences Relationed:  | 1.10   | 1.04   | -11.3  | 0.51   | -0.5  | 0.00   | -12.1  | 0.07   | -22.   |
| Consumer   6.6 U7.164  |  |  |  | 1  |   |  |  |  |  |
| Non-federally Guaranteed Stational Loans   | 46.017.164   | 48.443.845   | 5.3  | 41.693.507   | -13.9   | 65.286.465   | 56.6   | 60.014.185   | -8.  |
| Real Estate  | 1 '-'-   |  |  | , ,  |   |  |  | i  | +  |
| Commercial Loans (excluding CAD)   2,370.816   46,045,386   91.6   6,318,812   0.6   72,272.545   56.7   73,745,590   72,745,590   72,745,590   72,745,590   73,745,590   74   |  |  |  |  |   |  |  |  |  |
| Commercial Construction & Development   3.733.828   3.386,179   10.1   5.023.111   76.6   4.183.187   29.4   13.292.088   23.1   | 23.070.816   | 46.045.836   | 99.6   | 46.318.812   | 0.6   | 72.572.545   | 56.7   | 73.745.690   |  |
| Loan Pools   |  |  |  |  |   |  |  |  |  |
| TOTAL PARTICIPATION LOANS (BLANCE OUTSTANDING) 24,183,347 25,532,25 28,23,3 2,44 13,3 2,94 20,3 2,91 -**Participation Loans Purchased YID 70,873,971 86,586,864 22,2 52,128,086 39,8 314,886,044 158,4 17,658,114 47 **Participation Loans Purchased YID 7 Total Loans Carneted YID 7 Total Loans Carneted YID 7 Total Loans Carneted YID 8  |  |  |  |  |   |  |  |  | i e  |
| **Participation Loans Purchased YTD** /*Total Loans Granted YTD** Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding) /*Participation Loans Sold YTD** /*Total Loans Sold YTD** /*Total Loans Sold YTD** /*Participation Loans Sold YTD** /*Partic |  |  |  | , , , , , , , , , , , , , , , , , , ,                                  |   |  |  |  |  |
| Speriticipation Loans Purchased YTD  | 2.92   | 2.82   | -3.3   | 2.44   | -13.3   | 2.94   | 20.3   | 2.91   | -1.  |
| Total Loans Granted YTD  | 70,873,971   | 86,586,864   | 22.2   | 52,128,086   | -39.8   | 134,686,404  | 158.4  | 17,658,114   | -47.   |
| PARTICIPATION LOANS SOLD:  Participation Loan Interests Sold AND/OR Serviced ((Participantion Loan Interests Sold AND/OR Serviced ((Participantis Balance Outstanding))  58,461,732  80,673,753  80,073,773,773  80,073,773,77 |  |  |  |  |   |  |  |  |  |
| Participation Loan Interests Solf AND/OR Serviced (Participants) Esistence Outstanding ) 58,461,732 80,673,753 38.0 114,187,481 41.5 144,411,228 26.5 155,509,813 77.9 144,111,228 26.5 155,509,813 77.9 144,111,228 26.5 155,509,813 77.9 144,111,228 26.5 155,509,813 77.9 144,111,228 26.5 155,509,813 77.9 144,111,228 26.5 155,509,813 77.9 144,111,228 26.5 155,509,813 77.9 144,111,228 26.5 148,896,740 77.9 144,111,228 26.5 148,111,2 | 1.71   | 1.97   | 15.6   | 1.09   | -44.7   | 2.48   | 127.2  | 1.37   | -44.   |
| Participantion Loan Interests - Amount Retained (Outstanding)  |  |  |  |  |   |  |  |  | <u> </u>   |
| Participation Loan Interests - Amount Retained (Outstanding)  25.826,138  29.138,888  12.8  34,348,609  17.9  53,097,735  54.6  54,896,740  3  Participation Loans Sold YTD  17.167,306  45,399,323  164.5  66,569,875  46.6  74,380,468  11.7  24,511,97)  3.5  0.62  227  WHOLE LOANS PURCHASED AND SOLD:  1.0ans Purchased in Full from Other Financial Institutions YTD  5,094,732  0 -100.0  1,190,966  NA  10,926,841  817.5  4,634,969  68  1.0ans Purchased in Full from Other Sources YTD  725,321  434,600  40.1  2,132,494  390.7  6,797,872  218.8  1,057,150  33  80.ans Purchased From Financial Institutions & Other  Sources YTD / Loans Granted YTD  10 NA   |  |  |  |  |   |  |  |  |  |
| **Participation Loans Sold YTD   |  |  |  |  |   |  |  |  | •  |
| *** %Participation Loans Sold YTD / Total Assets 0.13 0.34 152.1 0.48 41.1 0.49 3.5 0.62 22   ***WHOLE LOANS PURCHASED AND SOLD:   |  |  |  |  |   |  |  |  |  |
| ## VILOBAS PURCHASED AND SOLD:  **Loans Purchased in Full from Other Financial Institutions YTD  **Toans Purchased in Full from Other Financial Institutions & Other  **Toans Purchased From Financial Institutions & Other  **Sources YTD / Toans Organized YTD  **Toans Purchased From Financial Institutions & Other  **Sources YTD / Loans Granted YTD  #*NAME? #NAME? #N  |  |  |  |  |   |  |  |  |  |
| *Loans Purchased in Full from Other Financial Institutions YTD 5,094.732 0 -100.0 1,190,986 N/A 10,926,841 817.5 4,634,969 66   *Loans Purchased in Full from Other Sources YTD 725,321 434,600 40.1 2,132,494 390.7 6,797.872 218.8 1,057,150 -37   *Moans Purchased From Financial Institutions & Other Sources YTD #NAME?  | 0.13   | 0.34   | 152.1  | 0.48   | 41.1  | 0.49   | 3.5  | 0.62   | 25.  |
| *Loans Purchased in Full from Other Sources YTD 725,321 434,600 40.1 2,132,494 390.7 6,797,872 218.8 1,057,150 -37 %Loans Purchased From Financial Institutions & Other \$ %Loans Purchased From Financial Institutions & Other \$ \$Sources YTD #NAME? ** **Institution  | F 004 722  | 0  | 100.0  | 1 100 006  | NI/A  | 10 006 044   | 017 5  | 4 624 060  | 60   |
| %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD  #NAME?  |  |  |  |  |   | -,,-   |  |  |  |
| Sources YTD / Loans Granted YTD #NAME? #NAME | 720,321  | 434,000  | -40.1  | 2,132,494  | 390.7   | 0,797,672  | 210.0  | 1,037,130  | -31.   |
| *Loans, Excluding RE, Sold in Full YTD 0 0 N/A 0 | #NAME2   | #NAME2   | #NAME?   | #NAME?   | #NAME?  | #NAME2   | #NAME?   | #NAME2   | #NAME  |
| DELINQUENCY - PARTICIPATION LENDING  | #1 <b>V</b> (WL:   |  |  |  |   | 0  |  |  |  |
| 30 to 59 Days Delinquent   | , and the second | <u> </u>   |  | · ·  | 1471  | •  |  | , and the second | 1  |
| 60 to 179 Days Delinquent 972,575 1,098,460 12.9 1,351,924 23.1 831,321 -38.5 725,172 -12 180 to 359 Days Delinquent 124,639 227,729 82.7 135,849 -40.3 130,510 -3.9 350,918 168 >= 360 Days Delinquent 233,730 244,193 4.5 189,915 -22.2 163,054 -14.1 185,738 13 130,100 13.9 130,044 1,570,382 18.0 1,677,688 6.8 1,124,885 -33.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 -33.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 -33.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 13.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 13.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 13.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 13.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 13.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 13.0 1,261,828 12 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 13.0 1,261,828 12 1,261,828 1 | 1 286 592  | 1 008 549  | -21 6  | 1 456 278  | 44 4  | 944 930  | -35 1  | 1 007 956  | 6.   |
| 180 to 359 Days Delinquent 124,639 227,729 82.7 135,849 40.3 130,510 -3.9 350,918 166 ≥ 360 Days Delinquent 233,730 244,193 4.5 189,915 -22.2 163,054 -14.1 185,738 13 Total Del Participation Lns (>= 60 Days) 1,330,944 1,570,382 18.0 1,677,688 6.8 1,124,885 -33.0 1,261,828 12 No Participation Loans Delinquent >= 60 Days / Total Participation Lo  | †  |  |  | , , , , , , , , , , , , , , , , , , ,                                  |   | ,  |  | 1  |  |
| Total Del Participation Lns (>= 60 Days)  1,330,944  1,570,382  18.0  1,677,688  6.8  1,124,885  -33.0  1,261,828  12  %Participation Loans Delinquent >= 60 Days / Total Participation Loans  0.55  0.61  11.7  0.70  13.4  0.36  -47.9  0.41  12  LOAN LOSSES - PARTICIPATION LENDING  * Participation Loans Charged Off  4 Participation Loans Recovered  108,634  75,877  -30.2  83,637  10.2  157,924  88.8  37,306  -4  * NET PARTICIPATION LOAN C/Os  * NET PARTICIPATION LOAN C/Os  540,092  1,917,182  255.0  3,908,633  103.9  825,469  -78.9  100,297  -51  ***Note Charge Offs - Participation Loans  / Avg Participation Loans  / Avg Participation Loans  * NAME? #NAME? #NAM |  |  |  |  |   |  |  |  |  |
| %Participation Loans Delinquent >= 60 Days / Total Participation Loans  0.55 0.61 11.7 0.70 13.4 0.36 -47.9 0.41 12  LOAN LOSSES - PARTICIPATION LENDING  * Participation Loans Charged Off 648,726 1,993,059 207.2 3,992,270 100.3 983,393 -75.4 137,603 -44.  * Participation Loans Recovered 108,634 75,877 -30.2 83,637 10.2 157,924 88.8 37,306 -5.  * NET PARTICIPATION LOAN C/Os 540,092 1,917,182 255.0 3,908,633 103.9 825,469 -78.9 100,297 -5.  ** %Net Charge Offs - Participation Loans   | · · · · · · · · · · · · · · · · · · ·  | ,  |  | · · · · · · · · · · · · · · · · · · ·                                  |   | ,  |  | · · · · · · · · · · · · · · · · · · ·  |  |
| 1.7   0.70   13.4   0.36   -47.9   0.41   12   | 1,330,944  | 1,570,382  | 18.0   | 1,677,688  | 6.8   | 1,124,885  | -33.0  | 1,261,828  | 12.  |
| *Participation Loans Charged Off 648,726 1,993,059 207.2 3,992,270 100.3 983,393 -75.4 137,603 -44  *Participation Loans Recovered 108,634 75,877 -30.2 83,637 10.2 157,924 88.8 37,306 -5  *NET PARTICIPATION LOAN C/Os 540,092 1,917,182 255.0 3,908,633 103.9 825,469 -78.9 100,297 -57  ***Net Charge Offs - Participation Loans   |  |  |  |  |   |  |  |  |  |
| * Participation Loans Charged Off 648,726 1,993,059 207.2 3,992,270 100.3 983,393 -75.4 137,603 -44     * Participation Loans Recovered 108,634 75,877 -30.2 83,637 10.2 157,924 88.8 37,306 -54     * NET PARTICIPATION LOAN C/Os 540,092 1,917,182 255.0 3,908,633 103.9 825,469 -78.9 100,297 -57     ***Whet Charge Offs - Participation Loans   | 0.55   | 0.61   | 11.7   | 0.70   | 13.4  | 0.36   | -47.9  | 0.41   | 12.  |
| * Participation Loans Recovered 108,634 75,877 -30.2 83,637 10.2 157,924 88.8 37,306 -5   * NET PARTICIPATION LOAN C/Os 540,092 1,917,182 255.0 3,908,633 103.9 825,469 -78.9 100,297 -5   * **Net Charge Offs - Participation Loans   |  |  |  |  |   |  |  |  | <b>↓</b>   |
| * NET PARTICIPATION LOAN C/Os  **Whet Charge Offs - Participation Loans  / Avg Participation Loans  / Avg Participation Loans  **Amounts are year-to-date while the related %change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   | 1  |  |  |  |   |  |  |  |  |
| *** Net Charge Offs - Participation Loans  / Avg Participation Loans  #NAME? #N | 1  |  |  |  |   |  |  | i  |  |
| / Avg Participation Loans #NAME? #NAM | 540,092  | 1,917,182  | 255.0  | 3,908,633  | 103.9   | 825,469  | -78.9  | 100,297  | -51.   |
| *Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  | //b t a b a == 0   | //b t  | #NIA \$ 400  | //A 1 A B A == 0   | #NIA NATO   | //b.t.a.b./==0   | #NIA \$ 400  | //h.la.k./=-0  | 461444   |
| ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  | #NAME?   | #NAME?   | #NAME?   | #NAME?   | #NAME?  | #NAME?   | #NAIVIE?   | #NAME?   | #NAME  |
| # Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   | lizina)  |  | -  | 1  |   |  |  |  | <del>                                     </del>   |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  | anzifig)   |  |  | 1  |   |  |  |  | $\vdash$   |
|  | ency reporting requirements for  | troubled debt restructured (T  | DR) loons  | 1  | <u> </u>  |  |  |  | <del>                                     </del>   |
|  | ency reporting requirements to   | u oubled debt restructured ( I   | וטans.   |  |   |  |  |  |  |
| This policy change may result in a decline in delinquent loans reported as of June 2012.   |  | Dec-2016  1,125,064,400 632,540,482 1,757,604,882 21.20  41,159,624 16,437,721 3,092,510 440,764 19,970,995 1.14  21,863,602 2,431,942 19,431,660 1.18  46,017,164 20,427,342 19,487,929 23,070,816 3,733,828 106,562,650 241,883,347 2.92 70,873,971 1.71  58,461,732 25,826,138 17,167,306 0.13 5,094,732 725,321 #NAME? 0  1,286,592 972,575 124,639 233,730 1,330,944 0.555 648,726 108,634 540,092 #NAME? | Asset Range : Criteria : Count of CU in Peer Group : | Asset Range : N/A   Criteria : Region: Count of CU in Peer Group : N/A | Asset Range : NA   Criteria : Region: Nation * Peer Group: Al | Asset Range: NA   Criteria: Region: Nation * Peer Group: All * State * Criteria: Region: Nation * Peer Group: All * State * Criteria: Region: Nation * Peer Group: All * State * Criteria: Region: Nation * Peer Group: All * State * Criteria: Region: Nation * Peer Group: All * State * Criteria: Region: Nation * Peer Group: All * State * Criteria: Region: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * State * Criteria: Nation * Peer Group: All * Criteria: Nation * Criteria: Nati | Asset Range: IN/A   Criteria: Region: Nation* Peer Group: All * State = "MO" * Type Included: Count of CU in Peer Group: IN/A   Count of CU in Peer Group: IN/A   P | Asset Range   RVA   Count of CU In Peer Group: NI   State = NO' Type Included: Federally   Count of CU In Peer Group: NI   State = NO' Type Included: Federally   Count of CU In Peer Group: NI   State = NO' Type Included: Federally   Count of CU In Peer Group: NI   State = NO' Type Included: Federally   Count of CU In Peer Group: NI   NI   Review   Re   | Assert Range:   NA   Circle   Region:   Naton   Peer Group: All   State   MO   Type Included   Federally Insured State Credit Uniform   Count of |

| 1           | <u> </u>       |                              | I          | T                        | 1              |
|-------------|----------------|------------------------------|------------|--------------------------|----------------|
|             |                |                              |            |                          |                |
|             |                |                              |            |                          |                |
|             |                |                              |            |                          |                |
| All * State | * State = 'M   | MO' * Type Included:         | Federally  | y Insured State Credit U | nion           |
|             |                |                              |            |                          |                |
|             |                |                              |            |                          |                |
| 8 % Chg     | % Chg          | Dec-2019                     | 9 % Cho    | g Mar-2020               | % Chg          |
| -           |                |                              | +          |                          |                |
| 1 -2.3      | -2.3           | 1,202,978,018                | 3 13.0     | 1,254,688,234            | 4.3            |
|             | 20.6           | 570,360,405                  |            |                          |                |
|             | 25.3           | 47,783,285                   | _          |                          |                |
|             | 5.4            | 1,821,121,708                | _          |                          |                |
|             | 46.2           | 290,646,865                  | _          | , , ,                    | •              |
| 7 5.2       | 5.2            | 561,749,320                  | 13.7       | 7 617,893,704            | 10.0           |
| 4 14.7      | 14.7           | 852,396,185                  | 5 21.8     | 854,568,746              |                |
| _           | -11.3          | 41,404,047                   |            |                          | -4.6           |
|             | 10.1           | 334,027,503                  |            |                          |                |
|             | 6.8            | 375,431,550                  | _          |                          |                |
| 8 7.8       | 7.8            | 3,048,949,443                | 9.3        | 3,135,909,983            | 2.9            |
| 2 24.4      | 24.4           | 007 500 005                  | 5 00 4     | 1 004.050.775            |                |
|             | -34.4<br>-42.6 | 297,582,385<br>22,974,377    | _          |                          |                |
|             | 39.5           | 1,007,019,758                |            |                          | -3.9<br>2.1    |
|             | -13.1          | 7,971,686                    |            |                          | 1              |
|             | 10.5           | 1,335,548,206                | _          |                          | 1.3            |
|             | 8.6            | 4,384,497,649                | _          |                          |                |
|             |                | , ,                          |            | , , ,                    |                |
| 6 8.6       | 8.6            | 2,111,768,573                | 9.7        | 7 2,150,760,460          | 1.8            |
|             | -33.8          | 305,554,071                  | 1 26.0     |                          |                |
| _           | 1.4            | 2,417,322,644                |            |                          |                |
|             | -2.4           | 16.00                        | _          |                          | -3.3           |
| 3 -6.7      | -6.7           | 22.97                        | 7 4.3      | 3 23.20                  | 1.0            |
| 2 5.9       | 5.9            | 937,180,870                  | 0 8.4      | 985,149,523              | 5.1            |
|             | 33.2           | 1,029,994,135                |            |                          |                |
|             | 18.6           | 1,967,175,005                |            |                          |                |
| 1011        |                | .,,,                         |            | _,,,                     |                |
|             |                |                              |            |                          |                |
| 9 -13.3     | -13.3          | 26,149,653                   | 31.6       | 26,171,020               | 0.1            |
|             |                |                              |            |                          |                |
| 6 28.9      | 28.9           | 86,038,790                   | 2.8        | 88,909,310               | 3.3            |
|             |                |                              |            |                          |                |
| 5 17.9      | 17.9           | 112,188,443                  | 8.3        | 115,080,330              | 2.6            |
|             | 40.4           | 6 7                          | , ,        | ,                        |                |
| 4 13.4      | 13.4           | 0.74                         | 4 0.3      | 0.73                     | -2.3           |
| 2 10.6      | 10.6           | 6.84                         | 4 0.2      | 7.00                     | 2.4            |
| 10.0        | 10.0           | 0.84                         | T U.2      | 7.00                     | 2.4            |
| 7 87.6      | 87.6           | 7,186,692                    | 2 7.3      | 9,552,414                | 32.9           |
|             |                |                              |            |                          |                |
| 4 -19.5     | -19.5          | 3,782,174                    | 4 -11.2    | 2 4,030,177              | 6.6            |
|             |                |                              | +          | 1                        | ļ              |
| 4 100       | 10.0           | 4 000 700 000                | 2 22       | 4 045 545 055            |                |
|             | 12.8<br>-10.1  | 1,220,768,688<br>283,594,976 |            |                          |                |
|             | 77.1           | 203,594,976                  |            |                          | 1              |
|             | 8.4            | 1,526,510,681                |            |                          | 1              |
|             | 14.3           | 147,015,939                  |            |                          |                |
|             | 1.4            | 165,116,440                  |            |                          | 1              |
|             | 7.6            | 312,132,379                  |            |                          | -13.1          |
| 0 15.4      | 15.4           | 11,258,746                   | -20.8      | 3,988,693                | 41.7           |
|             | -3.9           | 31,519,715                   | _          |                          |                |
|             | 1.8            | 42,778,461                   |            |                          |                |
| 1 8.0       | 8.0            | 1,881,421,521                | 1 38.2     | 2 493,722,564            | 5.0            |
|             |                |                              | 1          | 1                        |                |
| 1           |                |                              |            |                          |                |
| ori         | 0              | or cycles.                   | or cycles. | or cycles.               | or cycles. 12. |

|   | Г                              | I                               |             | <u> </u>                         |             | Т                                       | 1               | Т                                       |   |
|---|--------------------------------|---------------------------------|-------------|----------------------------------|-------------|---|-----------------|---|---|
| Return to cover   |                                | Real Estate Loan Infor          |             |                                  |             |   |                 |   |   |
| 07/01/2020  |                                | For Charter :<br>Count of CU :  | 1           |                                  |             |   |                 |   |   |
| CU Name: N/A  |                                | Asset Range :                   |             |                                  |             |   |                 |   |   |
| Peer Group: N/A   |                                |                                 |             | Nation * Peer Group: All         | * State :   | <br> - 'MO' * Type Included:            | <br>  Federally | Insured State Credit Un                 | nion (FISCU) *                          |
| 1000  | Coun                           | t of CU in Peer Group :         |             |                                  |             | .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                 |   | (************************************** |
|   |                                |                                 |             |                                  |             |   |                 |   |   |
|   | Dec-2016                       | Dec-2017                        | % Chg       | Dec-2018                         | % Chg       | Dec-2019                                | % Chg           | Mar-2020                                | % Chg                                   |
| * OTHER REAL ESTATE (Granted)   |                                |                                 |             |                                  |             |   |                 |   |   |
| * Closed End Fixed Rate   | 38,196,102                     | , ,                             |             | 81,144,731                       | 37.3        | 100,609,640                             | 24.0            | , ,                                     | -42.6                                   |
| * Closed End Adjustable Rate  | 3,967,305                      | , ,                             | 1           | 8,210,297                        | -64.4       | 2,879,600                               |                 | ,                                       | -72.9                                   |
| * Open End Adjustable Rate (HELOC)  | 239,187,719                    |                                 |             | 262,377,754                      | -11.1       | 278,322,668                             | 6.1             | 62,028,562                              | -10.9                                   |
| * Open End Fixed Rate and Other   | 3,759,872                      | -, - , -                        |             | 5,280,772                        | 51.2        | 2,289,928                               | -56.6           | ,                                       | -2.4                                    |
| * TOTAL OTHER REAL ESTATE GRANTED  * TOTAL RE (FIRST AND OTHER) GRANTED   | 285,110,998                    | , ,                             |             | 357,013,554                      | -6.2<br>4.7 | 384,101,836<br>2,265,523,357            | 7.6<br>31.8     | , .,                                    | -19.6<br>0.8                            |
| %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)  | 1,631,552,146<br>30.12         |                                 |             | 1,718,712,755<br>26.96           | 1.5         | 32.66                                   |                 |   | 10.2                                    |
| RE LOANS SOLD/SERVICED  | 00.12                          | 20.00                           | 11.0        | 20.00                            | 1.0         | 02.00                                   | 21.2            | 00.00                                   | 10.2                                    |
| * First Mortgage R.E. Loans Sold  | 1,032,981,830                  | 780,774,917                     | -24.4       | 803,633,183                      | 2.9         | 1,157,198,144                           | 44.0            | 231,123,804                             | -20.1                                   |
| %(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)  | 76.72                          |                                 |             | 59.02                            | -4.7        | 61.51                                   | 4.2             | , ,                                     | -23.9                                   |
| AMT of Mortgage Servicing Rights  | 18,185,416                     | 18,464,904                      | 1.5         | 20,031,234                       | 8.5         | 23,939,505                              | 19.5            | 21,182,376                              | -11.5                                   |
| Outstanding RE Loans Sold But Serviced  | 3,490,595,520                  | 3,719,133,801                   | 6.5         | 3,934,360,190                    | 5.8         | 4,254,913,097                           | 8.1             | 4,241,618,127                           | -0.3                                    |
| % (Mortgage Servicing Rights / Net Worth)   | 1.33                           | 1.30                            | -2.3        | 1.32                             | 1.8         | 1.46                                    | 10.6            | 1.29                                    | -11.7                                   |
| MISC. RE LOAN INFORMATION   |                                |                                 |             |                                  |             |   |                 |   |   |
| S-Term (<5 Yrs) R.E. Loan (Exc. MBL)  | 1,335,394,097                  | 1,460,631,759                   |             | 1,490,384,537                    | 2.0         | 1,567,202,352                           | 5.2             | , , , ,                                 | 0.3                                     |
| R.E. Lns also Commercial Lns <sup>1</sup>   | 350,800,645                    | 303,818,760                     | -13.4       | 373,249,156                      | 22.9        | 472,301,677                             | 26.5            | 499,620,304                             | 5.8                                     |
| REVERSE MORTGAGES   |                                | _                               |             |                                  |             | _                                       |                 | _                                       |   |
| Federally Insured Home Equity Conversion Mortgage (HECM)  | 0                              |                                 |             | 0                                | N/A         | 0                                       |                 | 0                                       | N/A                                     |
| Proprietary Reverse Mortgage Products   | 0                              |                                 | 1,47,       | 0                                | N/A         | 0                                       |                 | 0                                       | N/A                                     |
| Total Reverse Mortgages RE LOAN TDRS OUTSTANDING  | 0                              | 0                               | N/A         | U                                | N/A         | 0                                       | N/A             | 0                                       | N/A                                     |
| TDR First Mortgage RE Loans   | 39,597,288                     | 33,070,119                      | -16.5       | 32,760,812                       | -0.9        | 28,952,337                              | -11.6           | 28,368,612                              | -2.0                                    |
| TDR Other RE Loans  | 4,959,349                      | , ,                             | 1           | 4,748,110                        | 3.2         | 5,601,360                               | 18.0            | , ,                                     | -4.9                                    |
| Total TDR First and Other RE Loans  | 44,556,637                     | 37,671,945                      |             | 37,508,922                       | -0.4        | 34,553,697                              | -7.9            | , ,                                     | -2.5                                    |
| TDR RE Loans Also Reported as Commercial Loans <sup>1</sup>   | 3,891,880                      |                                 | 1           | 622,232                          | -64.4       | 2,139,600                               |                 | , ,                                     | 2.5                                     |
| REAL ESTATE LOAN DELINQUENCY  | .,,                            | , , ,                           |             | ,                                |             | ,,                                      |                 | , |   |
| R.E. LOANS DELINQUENT > =60 Days 1  |                                |                                 |             |                                  |             |   |                 |   |   |
| First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)  | 11,888,991                     | 10,251,776                      | -13.8       | 15,329,766                       | 49.5        | 14,784,841                              | -3.6            | 10,947,109                              | -26.0                                   |
| First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)  | 5,909,700                      | 4,447,062                       | -24.7       | 6,798,481                        | 52.9        | 6,027,828                               | -11.3           | 5,148,851                               | -14.6                                   |
| Other R.E. Fixed Rate   | 703,403                        | 3,461,834                       | 392.2       | 1,671,123                        | -51.7       | 1,411,184                               | -15.6           | 1,319,013                               | -6.5                                    |
| Other R.E. Adj. Rate  | 2,110,055                      | 1,535,635                       | -27.2       | 3,603,142                        | 134.6       | 3,530,797                               | -2.0            | 3,515,624                               | -0.4                                    |
| TOTAL DEL R.E. DELINQUENT >= 60 Days  | 20,612,149                     | 19,696,307                      | -4.4        | 27,402,512                       | 39.1        | 25,754,650                              | -6.0            | 20,930,597                              | -18.7                                   |
| DELINQUENT 30 to 59 Days  |                                |                                 |             |                                  |             |   |                 |   |   |
| First Mortgage  | 34,018,806                     | , ,                             |             | 32,670,323                       | -10.2       | 38,277,146                              |                 | , ,                                     | 10.7                                    |
| Other   | 5,963,374                      | 7,186,854                       |             | 7,325,428                        | 1.9         | 7,646,260                               | 4.4             | , ,                                     | -0.9                                    |
| TOTAL DEL RE 30 to 59 Days  | 39,982,180                     |                                 |             | , ,                              | -8.2        | 45,923,406                              |                 |   | 8.8                                     |
| TOTAL DEL R.E. LOANS >= 30 Days   | 60,594,329                     | 63,262,502                      | 4.4         | 67,398,263                       | 6.5         | 71,678,056                              | 6.4             | 70,884,921                              | -1.1                                    |
| RE LOAN DELINQUENCY RATIOS  % R.E. LOANS DQ >= 30 Days  | 1.78                           | 1.73                            | -3.0        | 1.69                             | -1.9        | 1.63                                    | -3.5            | 1.58                                    | -3.4                                    |
| % R.E. LOANS DQ >= 60 Days  | 0.60                           |                                 | 1           | 0.69                             | 28.1        | 0.59                                    |                 | 0.47                                    | -20.6                                   |
| TDR REAL ESTATE LOANS DELINQUENT >= 60 Days   | 0.00                           | 0.04                            | -11.2       | 0.00                             | 20.1        | 0.00                                    | -14.7           | 0.41                                    | -20.0                                   |
| TDR First Mortgage RE Loans Delinquent >= 60 Days   | 4,760,275                      | 4,099,668                       | -13.9       | 3,674,172                        | -10.4       | 2,480,608                               | -32.5           | 2,358,706                               | -4.9                                    |
| TDR Other RE Loans Delinquent >= 60 Days  | 401,489                        |                                 |             | 1,026,282                        | 80.9        | 1,045,823                               | 1.9             |   | -8.6                                    |
| Total TDR First and Other RE Loans Delinquent >= 60 Days  | 5,161,764                      | 4,666,969                       | -9.6        | 4,700,454                        | 0.7         | 3,526,431                               | -25.0           | 3,314,123                               | -6.0                                    |
| % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st  |                                |                                 |             |                                  |             |   |                 |   |   |
| and Other RE  | 11.58                          |                                 |             | 12.53                            | 1.2         | 10.21                                   | -18.6           |   | -3.6                                    |
| TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12   | 462,890                        | 256,847                         | -44.5       | 0                                | -100.0      | 0                                       | N/A             | 0                                       | N/A                                     |
| % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12  | //NAMEO                        | //N.IA.N.4E-0                   | //NIA N 450 | //NANAEO                         | //NIA N 450 | //A.I.A.B.4550                          | //NIAN#EO       | //ALABATEO                              | //NAN450                                |
| REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:   | #NAME?                         | #NAME?                          | #NAME?      | #NAME?                           | #NAME?      | #NAME?                                  | #NAME?          | #NAME?                                  | #NAME?                                  |
|   | 1 572 025                      | 026 400                         | -40.5       | 206 570                          | -67.3       | 276 460                                 | 22.8            | 122 710                                 | 41.0                                    |
| * Total 1st Mortgage Lns Charged Off  * Total 1st Mortgage Lns Recovered  | 1,572,935<br>563,107           | 936,499<br>675,834              |             | 306,579<br>67,765                | -90.0       | 376,460<br>59,740                       |                 | ,                                       | 41.0<br>-60.0                           |
| * NET 1st MORTGAGE LN C/Os  | 1,009,828                      |                                 |             | 238,814                          | -8.4        | 316,720                                 |                 |   | 60.1                                    |
| ** Net Charge Offs - 1st Mortgage Loans   | 1,000,020                      | 200,000                         | , 7.2       | 200,014                          | 0.4         | 010,720                                 | 32.0            | 120,140                                 | 55.1                                    |
| / Avg 1st Mortgage Loans  | 0.04                           | 0.01                            | -75.3       | 0.01                             | -14.2       | 0.01                                    | 22.1            | 0.02                                    | 51.1                                    |
| * Total Other RE Lns Charged Off  | 1,412,473                      |                                 |             | 1,540,353                        | 35.7        | 708,413                                 |                 |   | -16.7                                   |
| * Total Other RE Lns Recovered  | 415,150                        |                                 |             | 596,991                          | 3.9         | 810,947                                 | 35.8            |   | -35.0                                   |
| * NET OTHER RE LN C/Os  | 997,323                        | 560,847                         | -43.8       | 943,362                          | 68.2        | -102,534                                | -110.9          | 15,853                                  | 161.8                                   |
| ** %Net Charge Offs Other RE Loans / Avg Other RE Loans   | 0.11                           | 0.06                            | -48.3       | 0.08                             | 50.9        | -0.01                                   | -109.8          | 0.00                                    | 158.1                                   |
| * Amounts are year-to-date and the related % change ratios are annualized.  |                                |                                 |             |                                  |             |   |                 |   |   |
| ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annua  | lizing)                        |                                 |             |                                  |             |   |                 |   |   |
| # Means the number is too large to display in the cell  |                                |                                 | <u> </u>    |                                  |             |   |                 |   |   |
| Reporting requirements for loans were changed with September 2017 cycle to accommo  |                                |                                 | •           | ay cause fluctuations from price | or cycles.  |   |                 | T                                       |   |
| <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinque<br>This policy change may result in a decline in delinquent loans reported as of June 2012. | ricy reporting requirements fo | r troubled debt restructured (1 | ואט) Ioans. |                                  |             |   |                 |   | 13. RELoans 2                           |
| This policy change may result in a decime in definiquent loans reported as 01 Julie 2012.   |                                |                                 |             |                                  |             |   |                 | l                                       | is. K⊏Loans Z                           |

|  |                      | Commercial Loan I                | nformatio     | ,                         |               |                         |            |                                       | $\overline{}$ |
|--|----------------------|----------------------------------|---------------|---------------------------|---------------|-------------------------|------------|---------------------------------------|---------------|
| Return to cover  | ,                    | For Charter :                    |               |                           |               |                         |            |                                       |               |
| 07/01/2020   |                      | Count of CU:                     |               |                           |               |                         |            |                                       |               |
| CU Name: N/A   |                      | Asset Range :                    |               |                           | *** * **      |                         | <u> </u>   |                                       |               |
| Peer Group: N/A  | Count of             | Criteria :<br>CU in Peer Group : | Region: I     | Nation * Peer Group       | : All * St    | ate = 'MO' ^ Type Ir    | ncluded: F | ederally Insured St                   | tate          |
|  | - Count of           |                                  |               |                           |               |                         |            |                                       |               |
|  | Dec-2016             | Dec-2017                         | % Chg         | Dec-2018                  | % Chg         | Dec-2019                | % Chg      | Mar-2020                              | % Ch          |
| COMMERCIAL LOANS   |                      |                                  |               |                           |               |                         |            |                                       |               |
| Commercial Loans to Members <sup>13</sup> Purchased Commercial Loans or Participations to  | 366,443,361          | 306,661,554                      | -16.3         | 366,954,467               | 19.7          | 474,471,166             | 29.3       | 485,565,344                           | 1 2.          |
| Nonmembers 13  | 35,096,410           | 34,810,350                       | -0.8          | 44,866,359                | 28.9          | 53,498,266              | 19.2       | 74,047,433                            | 38.           |
| Total Commercial Loans 13  | 401,539,771          | 341,471,904                      | 1             | 411,820,826               | 20.6          | 527,969,432             |            | 1 1                                   |               |
| Unfunded Commitments 13  | 18,718,057           | 15,570,012                       | -16.8         | 44,595,368                | 186.4         | 69,804,507              | 56.5       |                                       |               |
| TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1   | 382,821,714          | 341,471,904                      | -10.8         | 411,820,826               | 20.6          | 527,969,432             | 28.2       |                                       |               |
| %(Total Commercial Loans / Total Assets)   | #NAME?               | #NAME?                           | #NAME?        | #NAME?                    | #NAME?        | #NAME?                  | #NAME?     | #NAME?                                | #NAME         |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1  |                      |                                  |               |                           |               |                         |            |                                       |               |
| Number of Outstanding Commercial Loans to Members  Number of Outstanding Purchased Commercial Loans or   | 2,325                | 1,199                            | -48.4         | 1,349                     | 12.5          | 1,640                   | 21.6       | 1,652                                 | 2 0.          |
| Participation Interests to Nonmembers  | 135                  | 125                              | -7.4          | 150                       | 20.0          | 109                     | -27.3      | 139                                   | 27.           |
| Total Number of Commercial Loans Outstanding   | 2,460                | 1,324                            | -46.2         | 1,499                     | 13.2          | 1,749                   |            |                                       |               |
| REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) 1  |                      | ·                                |               | ,                         |               | ·                       |            | ·                                     |               |
| Construction and Development   | 13,684,819           | 13,407,167                       | -2.0          | 19,850,643                | 48.1          | 29,506,613              | 48.6       |                                       |               |
| Farmland   | 947,887              | 3,699,434                        | 290.3         | 3,526,752                 | -4.7          | 4,144,261               | 17.5       |                                       |               |
| Non-Farm Residential Property  Multifamily   | 132,272,305<br>N/A   | N/A<br>36,080,883                |               | N/A<br>43,026,581         | 19.3          | N/A<br>80,426,400       | 86.9       | N/A<br>82,030,720                     |               |
| Owner Occupied, Non-Farm, Non-Residential Property   | 91,676,422           | 141,102,188                      | 53.9          | 158,717,763               | 12.5          | 178,143,579             |            |                                       |               |
| Non-Owner Occupied, Non-Farm, Non-Residential Property   | 124,957,636          | 109,529,087                      | -12.3         | 148,127,417               | 35.2          | 180,080,824             |            |                                       |               |
| Total Real Estate Secured Commercial Loans   | 363,539,069          | 303,818,759                      | -16.4         | 373,249,156               | 22.9          | 472,301,677             | 26.5       | 499,620,304                           | 1 5.          |
| NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)  |                      |                                  |               |                           |               |                         |            |                                       |               |
| Loans to finance agricultural production and other loans to farmers  | 764,214              | 655,866                          | -14.2         | 700 504                   | 19.3          | 862,670                 | 10.2       | 878,480                               | ) 1.          |
| Commercial and Industrial Loans  | 34,193,124           | 34,877,580                       | 2.0           | 782,581<br>35,710,941     | 2.4           | 53,273,192              |            | · · · · · · · · · · · · · · · · · · · |               |
| Unsecured Commercial Loans   | 922,317              | 1,371,089                        |               | 1,138,169                 | -17.0         | 1,093,495               |            |                                       |               |
| Unsecured Revolving Lines of Credit (Commercial Purpose)   | 2,121,047            | 748,610                          | -64.7         | 939,979                   | 25.6          | 438,398                 |            |                                       |               |
| Total Non-Real Estate Secured Commercial Loans   | 38,000,702           | 37,653,145                       | -0.9          | 38,571,670                | 2.4           | 55,667,755              | 44.3       | 59,992,473                            | 3 7.          |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1   |                      |                                  |               |                           |               |                         |            |                                       |               |
| Number - Construction and Development  | 26<br>6              | 23                               | +             | 43<br>14                  | 87.0<br>0.0   | 52                      |            |                                       |               |
| Number - Farmland Number - Non-Farm Residential Property   | 1.119                | N/A                              |               | N/A                       | 0.0           | 16<br>N/A               |            | N/A                                   |               |
| Multifamily  | N/A                  | 128                              |               | 138                       | 7.8           | 187                     |            |                                       |               |
| Number - Owner Occupied, Non-Farm, Non-Residential Property  | 234                  | 312                              | 33.3          | 367                       | 17.6          | 395                     |            |                                       | 4.            |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property  | 307                  | 289                              |               | 302                       | 4.5           | 314                     | _          |                                       |               |
| Total Number of Real Estate Secured Commercial Loans   | 1,692                | 766                              |               | 864                       | 12.8          | 964                     |            |                                       | _             |
| Number - Loans to finance agricultural production and other loans to farmers  Number - Commercial and Industrial Loans   | 21<br>463            | 17<br>439                        | -19.0<br>-5.2 | 531                       | 23.5<br>21.0  | 24<br>672               |            |                                       | _             |
| Number - Unsecured Commercial Loans  | 35                   | 43                               |               | 38                        | -11.6         | 38                      |            |                                       |               |
| Number - Unsecured Revolving Lines of  |                      |                                  |               |                           |               |                         |            |                                       |               |
| Credit (Commercial Purpose)  | 249                  | 59                               |               | 45                        | -23.7         | 51                      | 13.3       |                                       |               |
| Total Number of Non-Real Estate Secured Commercial Loans   | 768                  | 558                              | -27.3         | 635                       | 13.8          | 785                     | 23.6       | 789                                   | 9 0.          |
| AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1  * Member Commercial Loans Granted YTD  | 91,637,561           | 95,183,300                       | 3.9           | 143,632,008               | 50.9          | 217,359,822             | 51.3       | 36,789,271                            | 1 -32.        |
| * Purchased or Participation Interests to Nonmembers   | 6,180,946            |                                  | 6.8           | 14,495,319                | 119.6         | 25,887,143              |            |                                       |               |
| DELINQUENCY - COMMERCIAL LOANS 2   | 2,123,212            | 2,000,000                        |               | ,                         |               | =5,551,115              |            | 1=,=10,=00                            | 1             |
| 30 to 59 Days Delinquent   | 4,213,129            | 3,200,996                        | -24.0         | 3,594,576                 | 12.3          | 4,681,729               | 30.2       | 9,620,659                             | 105.          |
| 60 to 179 Days Delinquent  | 773,843              | 2,290,001                        | 195.9         | 3,732,786                 | 63.0          | 937,955                 |            |                                       |               |
| 180 to 359 Days Delinquent   | 63,957               | 16,918                           |               | 449,549                   |               | 2,604,179               | _          |                                       |               |
| > = 360 Days Delinquent Total Del Loans - All Types (>= 60 Days)   | 856,995<br>1,694,795 | 312,344<br>2,619,263             | -63.6<br>54.5 | 247,901<br>4,430,236      | -20.6<br>69.1 | 136,461<br>3,678,595    |            |                                       |               |
| COMMERCIAL LOAN DELINQUENCY RATIOS 1   | 1,094,793            | 2,019,203                        | 34.3          | 4,430,230                 | 09.1          | 3,070,393               | -17.0      | 3,091,370                             | -10.          |
| % Comm Lns > = 30 Days Delinquent  | 1.54                 | #NAME?                           | #NAME?        | #NAME?                    | #NAME?        | #NAME?                  | #NAME?     | #NAME?                                | #NAME         |
| % Comm Lns >= 60 Days Delinquent (Reportable delinquency)  | 0.44                 |                                  | #NAME?        | #NAME?                    |               |                         | #NAME?     |                                       | #NAME         |
| COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1  |                      |                                  |               |                           |               |                         |            |                                       |               |
| *Total Comm Lns Charge Offs  | 540,702              | 1,485,219                        |               | 326,085                   | -78.0         | 233,092                 |            |                                       |               |
| *Total Comm Lns Recoveries   | 136,045              | 552,451                          | 306.1         | 209,235                   | -62.1         | 44,328                  | -78.8      | 14,128                                | 3 27.         |
| AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) 1  |                      |                                  |               |                           |               |                         |            |                                       |               |
| % Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)  | 0.00                 | #NAME?                           | #NAME?        | #NAME?                    | #NAME?        | #NAME?                  | #NAME?     | #NAME?                                | #NAME         |
| MISCELLANEOUS LOAN INFORMATION: 1  | 2.00                 |                                  |               |                           |               |                         | 1          |                                       | 1             |
| Real Estate Loans also Reported as Commercial Loans <sup>1</sup>   | 350,800,645          | 303,818,760                      | -13.4         | 373,249,156               | 22.9          | 472,301,677             | 26.5       | 499,620,304                           | 1 5.          |
| Agricultural Related Commercial Loans  | 1,712,101            | 4,355,300                        | 154.4         | 4,309,333                 | -1.1          | 5,006,931               | 16.2       | 7,872,797                             | 7 57.         |
| Number of Outstanding Agricultural Related Loans   | 27                   | 31                               |               | 35                        | 12.9          | 40                      |            |                                       |               |
| Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding  *Commercial Loans and Participations Sold -no servicing rights- YTD  | N/A<br>140,000       | 3,867,400<br>0                   |               | 5,630,693                 | 45.6<br>N/A   | 12,386,299<br>1,600,000 |            |                                       |               |
| Commercial SBA Loans Outstanding   | 3,804,539            | 3,929,808                        |               | 3,484,194                 | -11.3         | 4,911,347               |            |                                       | _             |
| Number of Commercial SBA Loans Outstanding   | 20                   | 3,323,000                        |               | 18                        | -25.0         | 28                      |            |                                       |               |
| Total Member Business Loans - (NMBLB)  | 366,443,361          | 376,096,064                      | 2.6           | 431,812,680               | 14.8          | 541,475,513             | 25.4       | 563,490,364                           | 1 4           |
| %(NMBLB / Total Assets)  | #NAME?               | #NAME?                           | #NAME?        | #NAME?                    | #NAME?        | #NAME?                  | #NAME?     | #NAME?                                | #NAME         |
| * Amounts are year-to-date and the related % change ratios are annualized.  1 Reporting requirements for long years observed with September 2017 evels to accommedate the regulatory del                                 | inition of same      | one This policy -1               | may a a 2     | untuntions from           | alaa          |                         |            | 1                                     | +             |
| Proporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory del<br>The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirer |                      |                                  |               | uctuations from prior cyc | Jes.          |                         |            | 1                                     | +-            |
|  |                      | oou dottal ou ( 1 DIV) 10dIIS    |               |                           |               |                         |            |                                       | 1             |
| This policy change may result in a decline in delinquent loans reported as of June 2012.   |                      |                                  |               |                           |               |                         |            |                                       |               |

|  | Inv                      | estments, Cash, & Cash   |        | ents                        |               |                              |             |                         |        |
|--|--------------------------|--------------------------|--------|-----------------------------|---------------|------------------------------|-------------|-------------------------|--------|
| Return to cover  |                          | For Charter :            |        |                             |               |                              |             |                         |        |
| 07/01/2020   |                          | Count of CU:             |        |                             |               |                              |             |                         |        |
| CU Name: N/A Peer Group: N/A   |                          | Asset Range :            |        | Nation * Boom Communication |               | - IMOL * Torre landerland    | Fardana Har |                         |        |
| Peer Group: N/A  | Coun                     | t of CU in Peer Group :  |        | Nation * Peer Group: All    | State -       | = WO * Type Included:        | rederally   | Insured State Credit or | lion   |
|  | Dec-2016                 | Dec-2017                 | % Chg  | Dec-2018                    | % Chg         | Dec-2019                     | % Chg       | Mar-2020                | % Chg  |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS                         | 500 2010                 | 500 2011                 | 70 Ong | 500 2010                    | 70 Orig       | 500 2010                     | 70 Olig     | mai 2020                | ,0 Ong |
| ASC 320 CLASS. OF INVESTMENTS  |                          |                          |        |                             |               |                              |             |                         |        |
|  | 45 007 040               | 22 110 001               | 39.7   | 10 700 202                  | -51.2         | 7,256,506                    | -32.7       | N/A                     |        |
| Held to Maturity < 1 yr Held to Maturity 1-3 yrs                         | 15,827,818<br>71,355,764 | 22,110,901<br>49,184,492 |        | 10,789,292<br>52,620,938    | 7.0           | 80,621,962                   |             | N/A                     |        |
| Held to Maturity 3-5 yrs   | 22,469,921               | 29,610,711               | 31.8   |                             | 48.9          | 6,516,166                    |             | N/A                     |        |
| Held to Maturity 5-3 yrs  Held to Maturity 5-10 yrs                      | 8,968,307                | 8,288,917                |        |                             | -34.2         | 3,809,563                    |             |                         |        |
| Held to Maturity 3-10 yrs  | 8,968,307<br>N/A         | 0,266,917<br>N/A         |        | 5,457,112<br>N/A            | -34.2         | 3,809,303<br>N/A             | +           | N/A                     |        |
| Held to Maturity > 10 yrs  | IWA                      | 0                        |        |                             | N/A           | 0                            |             | N/A                     |        |
| TOTAL HELD TO MATURITY   | 118,621,810              |                          |        |                             | 3.6           |                              |             | N/A                     |        |
| Allowance for Credit Losses on Held to Maturity Securities               | 110,021,010              | 109, 193,021             | -1.5   | 113,009,302                 | 3.0           | 90,204,197                   | -13.2       | IVA                     |        |
| (if ASC 326 has been adopted)  | 0                        | 0                        | N/A    | 0                           | N/A           | 0                            | N/A         | 0                       | N/A    |
| Available for Sale < 1 yr  | 261,845,175              | 257,113,685              | -1.8   | 259,726,344                 | 1.0           | 395,889,624                  | 52.4        | N/A                     |        |
| Available for Sale 1-3 yrs   | 601,525,640              | , ,                      |        | 1                           | 6.4           | 638,316,223                  | -0.8        |                         |        |
| Available for Sale 3-5 yrs   | 919,306,479              | 875,587,477              |        |                             | -22.4         | 472,483,802                  |             |                         |        |
| Available for Sale 5-10 yrs  | 143,662,262              | 106,340,830              |        |                             | 21.4          | 126,275,867                  | -2.2        |                         |        |
| Available for Sale 3-10 yrs  | N/A                      | N/A                      |        | N/A                         |               | N/A                          |             | N/A                     |        |
| Available for Sale > 10 yrs  | 5,602,792                | 1,191,876                |        |                             | 253.3         | 1,449,701                    | -65.6       | N/A                     |        |
| TOTAL AVAILABLE FOR SALE   | 1,931,942,348            | 1,845,320,883            |        |                             | -7.0          | 1,634,415,217                | -4.8        |                         |        |
|  |                          |                          |        |                             |               | , ,                          |             |                         |        |
| Trading < 1 year Trading 1-3 years                                       | 0                        |                          |        |                             |               | 0                            |             | N/A<br>N/A              |        |
| Trading 3-5 years  | 0                        |                          |        |                             |               | 0                            |             | N/A                     |        |
| Trading 5-5 years  Trading 5-10 years                                    | 20,371,499               |                          |        |                             |               | 67,831,186                   |             | N/A<br>N/A              |        |
| Trading 3-10 years  Trading 3-10 years                                   | 20,371,499<br>N/A        | 10,421,102<br>N/A        |        | N/A                         | -100.0        | 67,631,166<br>N/A            |             | N/A<br>N/A              |        |
| Trading > 10 years  Trading > 10 years                                   | N/A                      |                          |        |                             | N/A           | IV/A                         | N/A         | N/A                     |        |
| TOTAL TRADING  | 20,371,499               | -                        |        |                             |               | 67,831,186                   |             | N/A                     |        |
| TOTAL TRADING  | 20,371,499               | 10,421,102               | -9.0   | U                           | -100.0        | 07,031,100                   | IN/A        | IVA                     |        |
| Equity Securities <= 1 Year  | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 0                       | N/A    |
| Equity Securities > 1-3 Years  | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 1,949,739               | N/A    |
| Equity Securities > 3-5 Years  | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 0                       | N/A    |
| Equity Securities > 5-10 Years   | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 18,152,787              |        |
| Equity Securities > 10 Years   | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 0                       |        |
| TOTAL EQUITY SECURITIES  | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 20,102,526              | N/A    |
| T. F. D. I.O   |                          |                          |        |                             |               |                              |             |                         | h1/ A  |
| Trading Debt Securities <= 1 Year  Trading Debt Securities > 1-3 Years   | N/A<br>N/A               | N/A<br>N/A               |        | N/A<br>N/A                  |               | 0                            |             | 0                       |        |
| Trading Debt Securities > 1-3 Years  Trading Debt Securities > 3-5 Years | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 0                       |        |
| Trading Debt Securities > 5-10 Years                                     | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 57,376,481              |        |
| Trading Debt Securities > 10 Years                                       | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 0,070,707               | N/A    |
| TOTAL TRADING DEBT SECURITIES  | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 57,376,481              |        |
|  |                          |                          |        |                             |               |                              |             |                         |        |
| Available-for-Sale Debt Securities <= 1 Year                             | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 329,548,081             | N/A    |
| Available-for-Sale Debt Securities > 1-3 Years                           | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 795,461,566             | N/A    |
| Available-for-Sale Debt Securities > 3-5 Years                           | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 406,824,453             |        |
| Available-for-Sale Debt Securities > 5-10 Years                          | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 150,352,795             |        |
| Available-for-Sale Debt Securities > 10 Years                            | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 11,249,605              |        |
| AVAILABLE-FOR-SALE-DEBT SECURITIES                                       | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 1,693,436,500           | N/A    |
| Held-to-Maturity Debt Securities <= 1 Year                               | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 13,445,710              | N/A    |
| Held-to-Maturity Debt Securities > 1-3 Years                             | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 68,432,933              |        |
| Held-to-Maturity Debt Securities > 3-5 Years                             | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 4,394,816               |        |
| Held-to-Maturity Debt Securities > 5-10 Years                            | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 33,174,111              | N/A    |
| Held-to-Maturity Debt Securities > 10 Years                              | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 0                       |        |
| TOTAL HELD-TO-MATURITY DEBT SECURITIES                                   | N/A                      | N/A                      |        | N/A                         |               | 0                            |             | 119,447,570             | N/A    |
| Allowance for Credit Losses on Held to Maturity                          | _                        | _                        |        |                             |               | _                            |             | _                       |        |
| Debt Securities (if ASC 326 has been adopted)                            | 0                        | 0                        | N/A    | 0                           | N/A           | 0                            | N/A         | 0                       | N/A    |
| Other Investments < 1 yr   | 1,159,458,097            | 1,061,188,136            | -8.5   | 981,244,214                 | -7.5          | 1,320,174,578                | 34.5        | 1,748,878,012           | 32.5   |
| Other Investments 1-3 yrs  | 292,691,815              | 306,291,831              | 4.6    | 295,692,087                 | -3.5          | 285,621,246                  | -3.4        | 285,010,855             | -0.2   |
| Other Investments 3-5 yrs  | 96,153,920               | 84,686,534               | -11.9  | 66,111,841                  | -21.9         | 49,472,855                   | -25.2       | 52,562,056              | 6.2    |
| Other Investments 5-10 yrs   | 10,138,433               | 9,435,955                | -6.9   | 5,711,579                   | -39.5         | 3,110,638                    | -45.5       | 4,963,251               | 59.6   |
| Other Investments 3-10 yrs   | N/A                      | N/A                      |        | N/A                         |               | N/A                          |             | N/A                     |        |
| Other Investments > 10 yrs   | 486,724                  | 1,701,262                | 249.5  | 2,195,544                   | 29.1          | 3,029,430                    | 38.0        | 2,876,067               | -5.1   |
| TOTAL Other Investments  | 1,558,928,989            | 1,463,303,718            |        | 1,350,955,265               | -7.7          | 1,661,408,747                | 23.0        | 2,094,290,241           | 26.1   |
| MATURITIES :   |                          |                          | -      |                             |               |                              | -           |                         |        |
| Total Investments < 1 yr   | 1,437,131,090            | 1,340,412,722            | -6.7   | 1,251,759,850               | -6.6          | 1,723,320,708                | 37.7        | 2,091,871,803           | 21.4   |
| •  | 965,573,219              |                          |        |                             | 3.3           | 1,723,320,708                | 1.3         |                         |        |
| Total Investments 1-3 yrs Total Investments 3-5 yrs                      | 1,037,930,320            |                          |        |                             | -20.2         | 1,004,559,431<br>528,472,823 |             |                         |        |
| Total Investments 3-5 yrs Total Investments 5-10 yrs                     | 183,140,501              | 142,486,804              |        |                             | -20.2<br>-1.5 | 201,027,254                  | 43.3        | 264,019,425             |        |
| Total Investments 3-10 yrs   | 183,140,501<br>N/A       | 142,486,804<br>N/A       |        | 140,308,611<br>N/A          | -1.5          | 201,027,254<br>N/A           | 43.3        | 264,019,425<br>N/A      |        |
|  | 6,089,516                |                          |        |                             | 126.2         | 4,479,131                    | -31.6       |                         |        |
|  |                          | ı ∠.093.138              | -5∠.5  | 0,044,061                   | 120.2         | 4,479,137                    | 0.10-       | 14, 120,072             | ∠13.4  |
| Total Investments > 10 yrs   |                          |                          | .5.2   | 3 180 065 200               | _7 F          | 3 /61 950 9/7                | ΩΩ          | 3 084 653 340           | 15.1   |
| Total  # Means the number is too large to display in the cell            | 3,629,864,646            |                          | -5.3   | 3,180,065,288               | -7.5          | 3,461,859,347                | 8.9         | 3,984,653,318           | 15.1   |

|   |                                | Other Investment Inf   | formation   |                      |                |                              |                |                              |                |
|---|--------------------------------|--|-------------|----------------------|----------------|------------------------------|----------------|------------------------------|----------------|
| Return to cover   |                                | For Charter :  | N/A         |                      |                |                              |                |                              |                |
| 07/01/2020  |                                | Count of CU:   |             |                      |                |                              |                |                              |                |
| CU Name: N/A Peer Group: N/A  |                                | Asset Range :<br>Criteria :  | N/A         | Notion * Book Croum. | NI * Ctoto     | = 'MO' * Type Include        | di Fadaral     | In Incomed State Cred        | lit Union      |
| Peer Group: N/A   | Count                          | of CU in Peer Group :  |             | valion Peer Group: A | All State      | - wo Type Include            | u: rederai     | ly msured State Cred         | III Onion      |
|   |                                | •  |             |                      |                |                              |                |                              |                |
|   | Dec-2016                       | Dec-2017   | % Chg       | Dec-2018             | % Chg          | Dec-2019                     | % Chg          | Mar-2020                     | % Chg          |
| INVESTMENT SUMMARY:  NCUA Guaranteed Notes (included in US Gov't Obligations)                               | 10,742,475                     | 2,569,535  | -76.1       | 2,031,060            | -21.0          | 1,608,915                    | -20.8          | 1,488,191                    | -7.5           |
| Total FDIC-Issued Guaranteed Notes  | 10,742,475                     | 2,569,555  |             | 2,031,060            | -21.0<br>N/A   | 1,606,915                    |                | 1,400,131                    | 1              |
| All Other US Government Obligations   | 94,364,175                     | 124,888,188  |             | 153,072,110          | 22.6           | 154,563,168                  | 1.0            | 151,660,525                  | -1.9           |
| TOTAL U.S. GOVERNMENT OBLIGATIONS   | 105,106,650                    | 127,457,723  | 21.3        | 155,103,170          | 21.7           | 156,172,083                  | 0.7            | 153,148,716                  | -1.9           |
|   |                                |  |             |                      |                |                              |                | 450.005.005                  |                |
| Agency/GSE Debt Instruments (not backed by mortgages)   | 717,788,374                    | 603,224,562  | -16.0       | , ,                  | -13.5          | 481,524,516                  | -7.7           | 453,267,227<br>1,127,563,477 | -5.9           |
| Agency/GSE Mortgage-Backed Securities TOTAL FEDERAL AGENCY SECURITIES                                       | 1,180,963,746<br>1,898,752,120 |  |             |                      | -10.2<br>-11.3 | 970,573,839<br>1,452,098,355 | -6.7<br>-7.1   | 1,580,830,704                | 16.2<br>8.9    |
| Securities Issued by States and Political Subdivision in the U.S.   | 4,857,942                      |  | •           |                      | -11.6          | 1,660,272                    | -36.9          | 2,445,868                    | 47.3           |
| Privately Issued Mortgage-Related Securities  | 0                              | 0  | N/A         | 0                    | N/A            | 0                            | N/A            | 0                            | N/A            |
| Privately Issued Securities (FCUs only)   | 0                              | 0  | 1471        | 0                    | N/A            | 0                            | N/A            | 0                            | N/A            |
| Privately Issued Mortgage-Backed Securities (FISCUs Only)   | 695,874                        | · · · · · · · · · · · · · · · · · · ·  | -38.8       | 246,402              | -42.1<br>-42.1 | 39,386                       | -84.0<br>-84.0 | 33,084<br>33,084             | -16.0<br>-16.0 |
| TOTAL OTHER MORTGAGE-BACKED SECURITIES  | 695,874                        | 425,901  | -38.8       | 246,402              | -42.1          | 39,386                       | -84.0          | 33,004                       | -16.0          |
| Mutual Funds  | 220,171                        | 5,133,614  | 2,231.6     | 4,858,599            | -5.4           | 4,901,969                    | 0.9            | 4,916,974                    | 0.3            |
| Common Trusts   | 3,510,271                      | 3,524,192  | 0.4         | 3,433,659            | -2.6           | 3,556,581                    | 3.6            | 3,426,623                    | -3.7           |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS   | 3,730,442                      |  |             | 8,292,258            | -4.2           | 8,458,550                    | 2.0            | 8,343,597                    | -1.4           |
| Bank Issued FDIC-Guaranteed Bonds   | 0                              | 0  | N/A         | 0                    | N/A            | 0                            | N/A            | 0                            | N/A            |
| MORTGAGE RELATED SECURITIES:  Collateralized Mortgage Obligations   | 456,348,742                    | 457,469,685  | 0.2         | 302,498,237          | -33.9          | 348,733,267                  | 15.3           | 356,124,317                  | 2.1            |
| Commercial Mortgage Backed Securities   | 182,461,623                    |  | 27.0        | , ,                  | 7.4            | 241,303,057                  | -3.0           | 260,397,457                  | 7.9            |
| OTHER INVESTMENT INFORMATION:   | ,,                             |  |             | ,,                   |                | ,,                           | 0.0            |                              |                |
| Non-Mortgage Related Securities With Embedded Options   |                                |  |             |                      |                |                              |                |                              |                |
| or Complex Coupon Formulas  | 0                              | 0  | N/A         | 0                    | N/A            | 0                            | N/A            | 0                            | N/A            |
| Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas | 0                              | 0  | N/A         | 0                    | N/A            | 0                            | N/A            | 0                            | NI/A           |
| Securities per 703.12(b)  | 0                              | , and the second | 1           | 0                    |                | 0                            |                | 0                            | N/A<br>N/A     |
| Deposits/Shares per 703.10(a)   | 0                              | 0  |             | 0                    | N/A            | 0                            | N/A            | 0                            | N/A            |
| Market Value of Investments Purchased Under   |                                |  |             |                      |                |                              |                |                              |                |
| Investment Pilot Program (703.19)   | 0                              | 0  |             | 0                    | N/A            | 0                            |                | 0                            | N/A            |
| Fair Value of Total Investments   | 3,630,295,808                  | 3,434,984,459  | -5.4<br>N/A | 3,177,831,215        | -7.5<br>N/A    | 3,462,520,718                | 9.0<br>N/A     | 3,986,188,611                | 15.1<br>N/A    |
| Investment Repurchase Agreements  Borrowing Repurchase Agreements Placed in Investments                     | 0                              | U  | IV/A        | 0                    | IVA            | U                            | IV/A           | U                            | IV/A           |
| for Positive Arbitrage  | 12,820,488                     | 0  | -100.0      | 0                    | N/A            | 0                            | N/A            | 0                            | N/A            |
| Cash on Deposit in Corporate Credit Unions  | 138,861,044                    | 125,494,471  | -9.6        | 109,190,803          | -13.0          | 156,891,558                  | 43.7           | 210,792,127                  | 34.4           |
| Cash on Deposit in Other Financial Institutions   | 625,332,102                    | 604,075,196  | -3.4        | 555,381,885          | -8.1           | 386,712,285                  | -30.4          | 430,388,008                  | 11.3           |
| CUSO INFORMATION Value of Investments in CUSO   | 49,550,647                     | 46,887,762   | -5.4        | 41,502,091           | -11.5          | 45,619,404                   | 9.9            | 46,155,074                   | 1.0            |
| CUSO loans  | 49,550,647<br>581,277          | , ,  | 1           | 9.999.994            | 3,233.3        | 6,936,811                    | -30.6          | 5,021,181                    | 1.2<br>-27.6   |
| Aggregate cash outlays in CUSO  | 23,730,960                     | ,  |             | -,,-                 | -0.9           | 31,501,582                   | 39.4           | 31,904,428                   | 1.3            |
|   |                                |  |             |                      |                |                              |                |                              |                |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>                                       | 0                              | 0  | N/A         | 1,281,748            | N/A            | 1,319,011                    | 2.9            | 1,328,434                    | 0.7            |
| Outstanding Balance of Brokered CDs and Share   | 404 - 40 -0-                   |  | 40.0        | 4=0.400.040          |                |                              |                |                              | 40.0           |
| Certificates Purchased CREDIT UNION INVESTMENT PROGRAMS   | 181,543,795                    | 158,639,065  | -12.6       | 156,482,012          | -1.4           | 204,814,345                  | 30.9           | 231,476,973                  | 13.0           |
| Mortgage Processing   | 22                             | 23   | 4.5         | 22                   | -4.3           | 21                           | -4.5           | 21                           | 0.0            |
| Approved Mortgage Seller  | 18                             |  | •           | 20                   |                | 20                           |                | 21                           | 5.0            |
| Borrowing Repurchase Agreements   | 1                              | 0  |             | 1                    | N/A            | 1                            | 0.0            | 1                            | 0.0            |
| Brokered Deposits (all deposits acquired through 3rd party)   | 3                              |  | -33.3       | 4                    | 100.0          | 4                            | 0.0            | 4                            | 0.0            |
| Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)                                   | 0 2                            |  | N/A<br>0.0  | 0                    | N/A<br>0.0     | 0                            | N/A<br>0.0     | 0                            | N/A<br>0.0     |
| Deposits and Shares Meeting 703.10(a)   |                                |  |             | 0                    |                | 0                            |                | 0                            |                |
| Brokered Certificates of Deposit (investments)  | 33                             | _  | 1           | -                    | -3.1           | 33                           |                | 35                           | 6.1            |
| Charitable Donation Accounts  | 0                              | 0  | N/A         | 0                    | N/A            | 0                            | N/A            | 0                            | N/A            |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT  |                                |  |             |                      |                |                              |                |                              |                |
| PLANS OR DEFERRED COMPENSATION PLANS  Securities  | 21,751,020                     | 18,965,463   | -12.8       | 41,774,971           | 120.3          | 68,423,348                   | 63.8           | 57,893,523                   | -15.4          |
| Other Investments   | 6,655,608                      |  | 1           | 6,181,718            |                | 5,718,824                    | -7.5           | 57,893,523                   | -15.4<br>-2.5  |
| Other Assets  | 126,865,370                    |  | 1           |                      | 21.6           | 141,348,411                  | -0.1           | 153,880,042                  | 8.9            |
| Total Assets Used to Fund Employee Benefit Plans or Deferred  | ·                              |  |             |                      |                |                              |                |                              |                |
| Compensation Agreements   | 155,271,998                    | 159,739,543  | 2.9         | 189,503,195          | 18.6           | 215,490,583                  | 13.7           | 217,346,908                  | 0.9            |
| 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/defer             | rred compensation plans        |  |             |                      | <u> </u>       |                              |                |                              |                |
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|   |                                |  |             |                      | 1              |                              |                | 16.Ot                        | herlnvinfo     |
|   |                                |  |             |                      |                |                              |                |                              |                |

| f  |                              |                                |               |                                       |                 |                             |              |                             |            |
|--|------------------------------|--------------------------------|---------------|---------------------------------------|-----------------|-----------------------------|--------------|-----------------------------|------------|
|  | Supplemental Sha             | re Information, Off Ba         |               | eet, & Borrowings                     |                 |                             |              |                             |            |
| Return to cover  |                              | For Charter :                  |               |                                       |                 |                             |              |                             |            |
| 07/01/2020<br>CU Name: N/A   |                              | Count of CU :<br>Asset Range : |               |                                       |                 |                             |              |                             | -          |
| Peer Group: N/A  |                              |                                |               | Nation * Peer Group:                  | All * State     | = 'MO' * Type Include       | d: Federa    | Ily Insured State Cred      | it Union   |
| 1001 01049.  | Count                        | of CU in Peer Group :          |               | Tutton Tool Group.                    | lii Otate       | ine Type merude             | l rodord     |                             | - Comon    |
|  |                              |                                |               |                                       |                 |                             |              |                             |            |
|  | Dec-2016                     | Dec-2017                       | % Chg         | Dec-2018                              | % Chg           | Dec-2019                    | % Chg        | Mar-2020                    | % Chg      |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):   |                              |                                |               |                                       |                 |                             |              |                             |            |
| Accounts Held by Member Public Units   | 1,393,985                    | 3,400,600                      | 143.9         | · · · · · · · · · · · · · · · · · · · | -58.5           | 4,608,075                   | 226.9        | 3,060,688                   |            |
| Accounts Held by Nonmember Public Units  | 1,729,535                    | 8,222,612                      | 375.4         | 1,914,394                             | -76.7           | 2,086,039                   | 9.0          | 4,394,617                   |            |
| Employee Benefit Member Shares   | 22,191,319                   | 22,081,557                     | 1             |                                       |                 | 27,730,953                  | -19.9        | , ,                         |            |
| Employee Benefit Nonmember Shares  | 0                            | 0                              | N/A           | 0                                     |                 | 0                           |              | 0                           |            |
| 529 Plan Member Deposits   | 0                            | 0                              |               | 0                                     |                 | 0                           |              | 0                           |            |
| Non-dollar Denominated Deposits  | 0                            | 0                              | N/A           | 0                                     | N/A             | 0                           |              | 0                           | N/A        |
| Health Savings Accounts  | 26,265,171                   | 29,762,725                     |               | 33,458,629                            |                 | 37,283,534                  | 11.4         |                             |            |
| Dollar Amount of Share Certificates >= \$100,000   | 480,272,569                  | 544,188,997                    | 13.3          |                                       | -2.3            | 716,791,374                 | 34.8         | , ,                         |            |
| Dollar Amount of IRA/Keogh >= \$100,000  | 293,622,367                  | 276,532,323                    | -5.8          | 266,674,751                           | -3.6            | 325,883,457                 | 22.2         | 304,876,227                 | -6.4       |
| Dollar Amount of Share Drafts Swept to Regular Shares or<br>Money Market Accounts                  |                              |                                |               |                                       |                 |                             |              |                             |            |
| Commercial Share Accounts  | 0                            | 000 007 507                    | N/A           | 0                                     | N/A             | 0                           |              | 0                           | N/A        |
| Negative Shares as Included in All Other Unsecured Loans/Lines of Credit                           | 210,176,031                  | 308,237,597                    | 1             | , ,                                   |                 |                             |              | , , ,                       |            |
| · ·  | 6,263,090                    | 6,517,312                      | 4.1           | 7,649,812                             | 17.4            | 7,564,096                   | -1.1         | 5,729,675                   | -24.3      |
| SAVING MATURITIES  | 0.060.004.600                | 10,327,540,539                 | 2.0           | 10 707 704 004                        | 4 -             | 14 570 744 577              | 7.0          | 10 007 000 504              | E 7        |
| < 1 year  1 to 3 years   | 9,969,904,623<br>671,100,197 | 10,327,540,539<br>767,627,235  | 3.6<br>14.4   | 10,787,724,381<br>738,512,658         | 4.5<br>-3.8     |                             | 7.3<br>8.4   |                             | 5.7<br>4.2 |
| > 3 years  | 362,583,095                  | 389,395,697                    |               | · · · · · · · · · · · · · · · · · · · | -3.8<br>3.3     | , ,                         |              | , , , ,                     |            |
| > 3 years Total Shares & Deposits  | 11,003,587,915               | 11,484,563,471                 | 4.4           | 11,928,408,350                        |                 | , ,                         |              |                             |            |
| INSURANCE COVERAGE OTHER THAN NCUSIF   | 11,003,367,913               | 11,404,303,471                 | 4.4           | 11,920,400,330                        | 3.9             | 12,003,302,470              | 1.9          | 13,330,940,022              | 5.5        |
| Share/Deposit Insurance Other than NCUSIF  | 7                            | 7                              | 0.0           | 7                                     | 0.0             | 9                           | 28.6         | a                           | 0.0        |
| Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance                         | 33,651,660                   | 32,548,467                     |               |                                       |                 |                             |              |                             |            |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL  | 00,001,000                   | 02,010,101                     | 0.0           | 0 1,0 10,2 10                         |                 | 10,000,000                  | 00           | 10,100,000                  | 0.7        |
| LOANS  |                              |                                |               |                                       |                 |                             |              |                             |            |
| Total Unfunded Commitments for Commercial Loans  | 18,718,057                   | 15,570,012                     | -16.8         | 44,595,368                            | 186.4           | 69,804,507                  | 56.5         | 75,380,067                  | 8.0        |
| Miscellaneous Commercial Loan Unfunded Commitments (Included In                                    | ,                            | , ,                            |               |                                       |                 | ,                           |              | ,                           |            |
| Categories Above)  |                              |                                |               |                                       |                 |                             |              |                             |            |
| Agricultural Related Commercial Loans  | 97,892                       | 169,646                        | 73.3          | 59,899                                | -64.7           | 233,281                     | 289.5        | 238,941                     | 2.4        |
| Construction & Land Development  | 3,023,698                    | 3,570,088                      | 18.1          | 30,887,136                            | 765.2           | 49,831,183                  | 61.3         | 49,334,048                  | -1.0       |
| Outstanding Letters of Credit  | 92,000                       | 181,000                        | 96.7          | 482,070                               | 166.3           | 260,580                     | -45.9        | 249,276                     | -4.3       |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING   |                              |                                |               |                                       |                 |                             |              |                             |            |
| LOANS (NON-COMMERCIAL)   |                              |                                |               |                                       |                 |                             |              |                             |            |
| Revolving O/E Lines 1-4 Family   | 463,245,563                  | 519,720,627                    |               |                                       | 9.7             | , ,                         | 6.8          | 679,903,521                 | 11.7       |
| Credit Card Line   | 1,021,715,455                | 996,166,663                    | -2.5          | 1,046,762,663                         | 5.1             | 1,084,385,763               | 3.6          | 1,170,637,193               | 8.0        |
| Unsecured Share Draft Lines of Credit  | 115,169,956                  | 118,574,917                    | 3.0           | 111,464,089                           | -6.0            | , ,                         | 4.6          |                             |            |
| Overdraft Protection Programs  | 265,179,159                  | 284,026,006                    |               | 305,875,289                           |                 |                             | 4.7          | , , ,                       |            |
| Residential Construction Loans-Excluding Commercial Purpose  | 2,021,104                    | 2,693,939                      |               | 4,790,457                             | 77.8            |                             | 30.8         |                             |            |
| Federally Insured Home Equity Conversion Mortgages (HECM)  | 0                            | 0                              |               |                                       |                 |                             |              |                             |            |
| Proprietary Reverse Mortgage Products  | 0 05 774 454                 |                                |               |                                       |                 |                             |              |                             |            |
| Other Unused Commitments  Total Unfunded Commitments for Non-Commercial Loans                      | 25,771,454<br>1,893,102,691  | 27,517,022<br>1,948,699,174    |               |                                       |                 | 25,094,161<br>2,161,413,754 | -15.1<br>4.5 | 26,545,964<br>2,330,811,214 |            |
|  |                              |                                |               |                                       | -               |                             |              |                             |            |
| Total Unused Commitments %(Unused Commitments / Cash & ST Investments)                             | 1,911,820,748<br>#NAME?      | 1,964,269,186                  | 2.7<br>#NAME? |                                       | #NAME?          | 2,231,218,261<br>#NAME?     | 5.6          |                             | #NAME?     |
| Unfunded Commitments / Cash & Shirtee Union  | 1,911,748,778                | 1,963,730,475                  |               |                                       |                 |                             |              |                             | 7.9        |
| Unfunded Commitments Committee by Credit Union Unfunded Commitments Through Third Party            | 71,971                       | 538,711                        |               |                                       | <b>†</b>        |                             | 55.1         | 486,280                     |            |
| Loans Transferred with Recourse <sup>1</sup>   | 297,567,906                  | 376,837,079                    |               | · ·                                   |                 | 669,043,347                 | 30.2         |                             |            |
| Pending Bond Claims  | 1,237,869                    | 1,150,733                      |               |                                       |                 | , ,                         |              | 195,495                     |            |
| Other Contingent Liabilities   | 21,693,808                   | 22,140,378                     |               | 15,923,424                            | <b>†</b>        | 9,296,398                   | -41.6        |                             |            |
| CREDIT AND BORROWING ARRANGEMENTS:   | 21,000,000                   | 22, 140,370                    | 2.1           | 10,320,424                            | - <u>2</u> 0. I | 5,290,090                   | -71.0        | 5,405,000                   | 2.0        |
| Num FHLB Members   | 26                           | 27                             | 3.8           | 27                                    | 0.0             | 27                          | 0.0          | 28                          | 3.7        |
| LINES OF CREDIT (Borrowing)  | 20                           | 21                             | 0.0           | 21                                    | 0.0             | 21                          | 0.0          | 20                          | 5.7        |
| Total Credit Lines   | 2,045,223,332                | 1,909,671,610                  | -6.6          | 1,960,730,193                         | 2.7             | 2,172,713,068               | 10.8         | 2,235,676,154               | 2.9        |
| Total Committed Credit Lines   | 441,213,776                  |                                |               | 53,914,250                            |                 |                             |              | 79,329,485                  |            |
| Total Credit Lines at Corporate Credit Unions  | 294,195,000                  |                                | 1             |                                       |                 |                             |              |                             |            |
| Draws Against Lines of Credit  | 45,242,176                   | 206,089,643                    |               |                                       |                 |                             |              |                             |            |
| BORROWINGS OUTSTANDING FROM CORPORATE  | , , , , ,                    | ,,,,,,,                        |               | ,,                                    | 1               | ,,                          |              | ,,                          |            |
| CREDIT UNIONS  |                              |                                |               |                                       |                 |                             |              |                             |            |
| Line of Credit Outstanding from Corporate Cus  | 1,631,289                    | 2,881,125                      | 76.6          | 8,782,576                             | 204.8           | 1,322,305                   | -84.9        | 28,643                      | -97.8      |
| Term Borrowings Outstanding from Corporate Cus   | 0                            | 0                              | N/A           | 0                                     | N/A             | 2,000,000                   | N/A          | 0                           | -100.0     |
| MISCELLANEOUS BORROWING INFORMATION:   |                              |                                |               |                                       |                 |                             |              |                             |            |
| Assets Pledged to Secure Borrowings  | 1,652,201,306                | 1,751,877,050                  | 6.0           | 1,856,055,172                         | 5.9             | 2,157,510,276               | 16.2         | 2,222,919,523               | 3.0        |
| Amount of Borrowings Subject to Early Repayment at   |                              |                                |               |                                       |                 |                             |              |                             |            |
| Lenders Option   | 0                            | 0                              | N/A           | 0                                     | N/A             | 0                           | N/A          | 0                           | N/A        |
| Uninsured Secondary Capital <sup>2</sup>   | 0                            | 0                              | N/A           | 500,000                               | N/A             | 500,000                     | 0.0          | 500,000                     | 0.0        |
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| <sup>1</sup> Included MBL construction and land development prior to 03/31/09.                     |                              |                                |               |                                       |                 |                             |              |                             |            |
| <sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward |                              |                                |               |                                       |                 |                             |              | 17.SuppShare                | OBS&Borr   |

| _  |   |   |        |                             | ı           | 1                                     |           | T                       | 1          |
|--|---|---|--------|-----------------------------|-------------|---------------------------------------|-----------|-------------------------|------------|
| D  | Miscell                                 | aneous Information, Pro                 |        | Services                    |             |                                       |           |                         |            |
| Return to cover  |   | For Charter :                           |        |                             |             |                                       |           |                         |            |
| 07/01/2020   |   | Count of CU:                            |        |                             |             |                                       |           |                         |            |
| CU Name: N/A Peer Group: N/A   |   | Asset Range :                           |        | <br>Nation * Book Croum: Al | l * Ctata - | <br> - 'MO' * Type Included:          | Fodorally | Insured State Credit Ur | ion        |
| Peer Group: N/A  | Cour                                    | nt of CU in Peer Group :                |        | Nation Peer Group: Ai       | State -     | - WO Type Included:                   | recerally | Insured State Credit or | lion       |
|  | Cour                                    | l or com reer Group.                    | IN/A   |                             |             |                                       |           |                         |            |
|  | Dec-2016                                | Dec-2017                                | % Chg  | Dec-2018                    | % Chg       | Dec-2019                              | % Chg     | Mar-2020                | % Chg      |
| MEMBERSHIP:  | DCC-2010                                | DCC-2017                                | 70 Ong | DCC-2010                    | 70 Ong      | BCC-2013                              | 70 Ong    | IVIGI -2020             | 70 Ong     |
| Num Current Members  | 1,415,570                               | 1,452,892                               | 2.6    | 1,507,778                   | 3.8         | 1,534,442                             | 1.8       | 1,542,694               | 0.5        |
| Num Potential Members  | 37,227,328                              |   | -10.8  |                             | -0.5        |                                       | 1         |                         |            |
|  |   |   |        | i                           |             |                                       |           |                         |            |
| % Current Members to Potential Members   | 3.80                                    |   | 15.1   | 4.57                        | 4.3         |                                       |           | 4.46                    |            |
| * % Membership Growth  | 1.86                                    |   | 41.7   |                             | 43.3        |                                       |           | 2.15                    | 21.6       |
| Total Num Savings Accts  | 2,657,678                               | 2,739,099                               | 3.1    | 2,837,355                   | 3.6         | 2,880,247                             | 1.5       | 2,926,634               | 1.6        |
| EMPLOYEES:   |   |   |        |                             |             |                                       |           |                         |            |
| Num Full-Time Employees  | 3,708                                   | · · · · · · · · · · · · · · · · · · ·   | 1.9    | i                           | 4.9         | · · · · · · · · · · · · · · · · · · · | 1         | ,                       | -0.3       |
| Num Part-Time Employees  | 385                                     | 352                                     | -8.6   | 340                         | -3.4        | 287                                   | -15.6     | 326                     | 13.6       |
| BRANCHES:  |   |   |        |                             |             |                                       |           |                         |            |
| Num of CU Branches   | 310                                     | 321                                     | 3.5    |                             | 0.3         |                                       | 0.6       | 325                     | 0.3        |
| Num of CUs Reporting Shared Branches   | 30                                      | 30                                      | 0.0    | 31                          | 3.3         | 29                                    | -6.5      | 29                      | 0.0        |
| Plan to add new branches or expand existing facilities                                   | 15                                      | 14                                      | -6.7   | 15                          | 7.1         | 19                                    | 26.7      | 17                      | -10.5      |
| MISCELLANEOUS LOAN INFORMATION:  |   |   |        |                             |             |                                       |           |                         |            |
| **Total Amount of Loans Granted YTD  | 4,156,782,511                           | 4,392,465,382                           | 5.7    | 4,782,698,439               | 8.9         | 5,438,555,196                         | 13.7      | 1,292,609,923           | -4.9       |
| **Total Payday Alternative Loans (PAL Loans) Granted Year to Date                        | , |   |        |                             |             |                                       |           |                         |            |
| (FCUs Only)  | 0                                       | 0                                       | N/A    | 0                           | N/A         | 0                                     | N/A       | 0                       | N/A        |
| MEMBER SERVICE AND PRODUCT OFFERINGS   |   | Ì                                       | .,,,,  |                             | 1,7,1       | l                                     |           | Ĭ                       | 771        |
| (Credit Programs):   |   |   |        |                             |             |                                       |           |                         |            |
| Commercial Loans   | 32                                      | 32                                      | 0.0    | 32                          | 0.0         | 33                                    | 3.1       | 33                      | 0.0        |
| Credit Builder   | 27                                      |   |        |                             |             |                                       |           | 26                      |            |
| Debt Cancellation/Suspension   | 5                                       |   | -20.0  |                             | 25.0        |                                       | 1         |                         |            |
| Direct Financing Leases  | <u> </u>                                |   |        | 0                           |             | 0                                     |           |                         |            |
| Indirect Commercial Loans  | Ů                                       |   |        |                             |             |                                       |           | 0                       |            |
|  | 8                                       | -                                       |        |                             |             |                                       |           |                         |            |
| Indirect Consumer Loans  | 35                                      |   |        | 32                          | -3.0        |                                       |           |                         |            |
| Indirect Mortgage Loans  | 9                                       |   |        | 11                          | 37.5        |                                       | _         |                         |            |
| Interest Only or Payment Option 1st Mortgage Loans                                       | 11                                      |   |        |                             | 0.0         |                                       |           |                         |            |
| Micro Business Loans   | 12                                      |   |        |                             |             |                                       |           |                         |            |
| Micro Consumer Loans   | 12                                      | 11                                      | -8.3   | 11                          | 0.0         | 11                                    | 0.0       | 11                      | 0.0        |
| Overdraft Lines of Credit  | 59                                      | 57                                      | -3.4   | 55                          | -3.5        | 53                                    | -3.6      | 53                      | 0.0        |
| Overdraft Protection   | 55                                      | 52                                      | -5.5   | 51                          | -1.9        | 50                                    | -2.0      | 50                      | 0.0        |
| Participation Loans  | 40                                      | 39                                      | -2.5   | 44                          | 12.8        | 44                                    | 0.0       | 44                      | 0.0        |
| Pay Day Loans  | 15                                      | 16                                      | 6.7    | 16                          | 0.0         | 16                                    | 0.0       | 16                      | 0.0        |
| Real Estate Loans  | 78                                      | 74                                      | -5.1   | 69                          | -6.8        | 67                                    | -2.9      | 67                      | 0.0        |
| Refund Anticipation Loans  | 2                                       | 2                                       | 0.0    | 2                           | 0.0         | 2                                     | 0.0       | 2                       | 0.0        |
| Risk Based Loans   | 80                                      | 76                                      | -5.0   | 73                          | -3.9        | 71                                    | -2.7      | 71                      |            |
| Share Secured Credit Cards   | 31                                      |   |        |                             |             |                                       |           |                         |            |
| Payday Alternative Loans (PAL Loans)   | 0                                       |   |        |                             |             |                                       |           |                         |            |
| MEMBER SERVICE AND PRODUCT OFFERINGS   | ·                                       |   | . 47.1 |                             |             | J                                     |           |                         | . 4,7 (    |
| (Other Programs):  |   |   |        |                             |             |                                       |           |                         |            |
| ATM/Debit Card Program   | 79                                      | 77                                      | -2.5   | 77                          | 0.0         | 76                                    | -1.3      | 76                      | 0.0        |
| Commercial Share Accounts  | 42                                      |   |        |                             |             |                                       |           |                         |            |
| Check Cashing  | 60                                      |   |        |                             |             |                                       | •         |                         |            |
| First Time Homebuyer Program   |   |   |        |                             |             |                                       |           |                         |            |
| , ,  | 14                                      |   |        |                             |             |                                       |           |                         |            |
| Health Savings Accounts  | 12                                      |   |        |                             |             |                                       |           |                         |            |
| Individual Development Accounts  | 2                                       |   | 0.0    |                             | 50.0        |                                       |           |                         |            |
| In-School Branches   | 1                                       | 1                                       |        |                             | 0.0         |                                       | 0.0       |                         |            |
| Insurance/Investment Sales   | 36                                      |   |        |                             |             |                                       |           |                         |            |
| International Remittances  | 20                                      |   |        |                             |             |                                       |           |                         |            |
| Low Cost Wire Transfers  | 77                                      |   |        |                             |             |                                       | •         |                         |            |
| **Number of International Remittances Originated YTD                                     | 4,008                                   | 4,162                                   | 3.8    | 4,461                       | 7.2         | 4,250                                 | -4.7      | 1,068                   | 0.5        |
| MERGERS/ACQUISITIONS:  |   |   |        |                             |             |                                       |           |                         |            |
| Completed Merger/Acquisition Qualifying for  |   | ]                                       |        |                             |             |                                       |           |                         | ]          |
| Business Combo Acctng (FAS 141R)   | 10                                      | 13                                      | 30.0   | 13                          | 0.0         | 14                                    | 7.7       | 14                      | 0.0        |
| Adjusted Retained Earnings Obtained through  |   |   |        |                             |             |                                       |           |                         |            |
| Business Combinations  | 15,567,369                              | 17,042,824                              | 9.5    | 19,237,034                  | 12.9        | 22,413,114                            | 16.5      | 22,413,114              | 0.0        |
| Fixed Assets - Capital & Operating Leases  | , ,,,,,                                 | , |        | , , , , , , ,               |             | , .,                                  |           | , , , , ,               |            |
| Aggregate of Future Capital and Operating Lease Pmts                                     |   | 1                                       |        |                             |             |                                       |           |                         |            |
| on Fixed Assets (not discounted to PV)   | 28,683,342                              | 33,195,608                              | 15.7   | 29,249,548                  | -11.9       | 33,854,037                            | 15.7      | 35,113,174              | 3.7        |
| * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annuali |   | 25,155,500                              | .0.1   | 20,210,040                  |             | 23,001,001                            | .0.7      | 33,110,114              | J.,        |
| ,  | <u>9</u> /                              |   |        |                             |             |                                       | 1         |                         |            |
| ** Amount is year-to-date and the related % change ratio is annualized.                  |   | T                                       |        |                             | -           |                                       | 1         |                         | L          |
| # Means the number is too large to display in the cell                                   |   | 1                                       |        |                             |             |                                       | ]         | 18.MiscInfoA            | ndServices |

|   | Infor         | mation System  | s & Tachr  | ology  |            |                  |          | I               | I       |
|---|---------------|----------------|--|--|------------|------------------|----------|-----------------|---------|
| Return to cover                                   | IIIIOI        | For Charter :  |  | lorogy   |            |                  |          |                 |         |
| 07/01/2020  |               | Count of CU:   |  |  |            |                  |          |                 |         |
| CU Name: N/A                                      |               | Asset Range :  |  |  |            |                  |          |                 |         |
| Peer Group: N/A                                   |               |                |  | Nation * Peer G                                  | roup: All  | * State = 'MO' * | Type Inc | luded: Federall | lv      |
| 1001 010461 1071                                  | Count of CU i | n Peer Group : |  | 1 00. 0  | roupi / ui | Otato IIIO       | туро пто |                 | Ì       |
|   |               |                |  |  |            |                  |          |                 |         |
|   | Dec-2016      | Dec-2017       | % Chg  | Dec-2018   | % Chg      | Dec-2019         | % Chg    | Mar-2020        | % Chg   |
|   |               |                |  |  |            |                  |          |                 |         |
| System Used to Maintain Share/Loan Records        |               |                |  |  |            |                  |          |                 |         |
| Manual System (No Automation)                     | 1             | 0              | -100.0   | 0  | N/A        | 0                | N/A      | 0               | N/A     |
| Vendor Supplied In-House System                   | 56            | 54             |  |  | -5.6       | 48               | -5.9     | 48              | 0.0     |
| Vendor On-Line Service Bureau                     | 45            |                |  |  | -2.3       | 45               | 4.7      | 45              | 0.0     |
| CU Developed In-House System                      | 0             | 0              | N/A  | 0  | N/A        | 0                | N/A      | 0               | N/A     |
| Other   | 5             | 5              | 0.0  | 5  | 0.0        | 4                | -20.0    | 4               | 0.0     |
|   |               |                |  |  |            |                  |          |                 |         |
| Electronic Financial Services                     |               |                |  |  |            |                  |          |                 |         |
| Home Banking Via Internet Website                 | 82            | 81             | -1.2   | 78   | -3.7       | 78               | 0.0      | 78              | 0.0     |
| Audio Response/Phone Based                        | 60            |                |  | 56   | 0.0        | 55               | -1.8     | 55              | 0.0     |
| Automatic Teller Machine (ATM)                    | 76            |                |  |  | 0.0        | 74               | 0.0      | 74              | 0.0     |
| Kiosk   | 6             |                | 1  | 6  | 20.0       | 7                | 16.7     | 7               | 0.0     |
| Mobile Banking                                    | 54            | 53             |  |  | 3.8        | 59               | 7.3      | 59              | 0.0     |
| Other   | 2             |                | 1  |  | 50.0       | 6                | 0.0      | 6               | 0.0     |
| Services Offered Electronically                   |               |                |  |  | 00.0       |                  | 0.0      | <u> </u>        | 0.0     |
| Member Application                                | 41            | 42             | 2.4  | 42   | 0.0        | 43               | 2.4      | 44              | 2.3     |
| New Loan  | 48            |                |  | 50   | 2.0        | 49               | -2.0     | 50              | 2.0     |
| Account Balance Inquiry                           | 82            |                | 1  |  | -3.7       | 79               | 1.3      | 79              | 0.0     |
| Share Draft Orders                                | 62            |                |  |  | -3.2       | 59               | -1.7     | 59              | 0.0     |
| New Share Account                                 | 24            |                |  |  | 4.0        | 27               | 3.8      | 28              | 3.7     |
| Loan Payments                                     | 77            |                | +  |  | -2.7       | 72               | -1.4     | 72              | 0.0     |
| Account Aggregation                               | 17            |                |  |  | 5.9        | 17               | -5.6     | 17              | 0.0     |
| Internet Access Services                          | 32            |                |  | 32   | -3.0       | 34               | 6.3      | 34              | 0.0     |
| e-Statements                                      | 77            |                |  |  | -1.4       | 71               | -2.7     | 71              | 0.0     |
| External Account Transfers                        | 29            |                | •  |  | 12.9       | 35               | 0.0      | 35              | 0.0     |
| View Account History                              | 82            |                | 1  |  | -3.7       | 78               | 0.0      | 78              | 0.0     |
| Merchandise Purchase                              | 6             |                | 1  |  | -33.3      | 3                | -25.0    | 3               | 0.0     |
| Merchant Processing Services                      | 6             |                |  |  | 16.7       | 9                | 28.6     | 9               | 0.0     |
| Remote Deposit Capture                            | 27            |                | •  |  | 17.1       | 46               |          |                 |         |
| Share Account Transfers                           | 82            |                |  |  | -3.8       | 77               | 1.3      | 77              | 0.0     |
| Bill Payment                                      | 67            |                | +  |  | -4.5       | 63               | 0.0      | 63              |         |
| Download Account History                          | 72            |                |  |  | -4.2       | 67               | -2.9     | 67              | 0.0     |
| Electronic Cash                                   | 5             |                | 1  |  |            | 5                | 0.0      | 5               | 0.0     |
| Electronic Signature Authentication/Certification | 17            |                |  | 32   | 28.0       | 34               | 6.3      | 34              | 0.0     |
| Mobile Payments                                   | 24            |                | +  |  | 19.2       | 34               | 9.7      | 34              | 0.0     |
| Type of World Wide Website Address                |               |                | 1  | 1  |            | 31               | 5.7      | 1               | 1.0     |
| Informational                                     | 11            | 9              | -18.2  | 8  | -11.1      | 7                | -12.5    | 7               | 0.0     |
| Interactive                                       | 2             |                | +  |  | -50.0      | 1                | 0.0      | 1               | 0.0     |
| Transactional                                     | 80            |                |  |  | -2.5       | 76               | -1.3     | 76              |         |
| Number of Members That Use Transactional Website  | 658,882       |                | •  |  | 9.6        | 867,475          | 8.4      | 889,214         | 2.5     |
| No Website, But Planning to Add in the Future     | 000,002       | 1              |  |  |            | 0                | N/A      | 0               |         |
| Type of Website Planned for Future                | <u> </u>      | Ĭ              | 1,,  | <del>                                     </del> | . 4// 1    | Ü                | . 4/1    | Ĭ               | 1,4/1   |
| Informational                                     | 0             | 0              | N/A  | 0  | N/A        | 0                | N/A      | 0               | N/A     |
| Interactive                                       | 0             |                | 1  |  |            | 0                | N/A      | 0               |         |
| Transactional                                     | 0             |                | 1  |  | N/A        | 0                | N/A      | 0               | N/A     |
| Miscellaneous                                     | <u> </u>      | İ              | 13//   |  | 13/73      | 0                | 13//7    | İ               | 14/ 🖯   |
| Internet Access                                   | 103           | 100            | -2.9   | 97   | -3.0       | 95               | -2.1     | 95              | 0.0     |
|   | 103           | 100            | -2.3   | 37   | 0.0        | 33               | ۷.۱      | 33              | 0.0     |
|   |               |                | <del>                                     </del> |  |            |                  |          |                 | 19.IS&T |

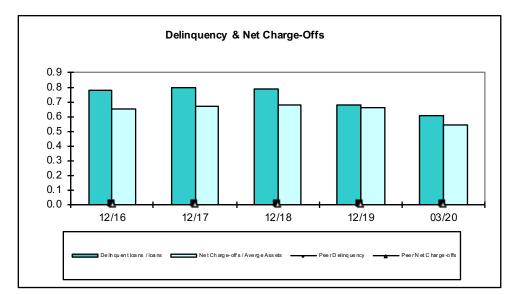
Return to cover

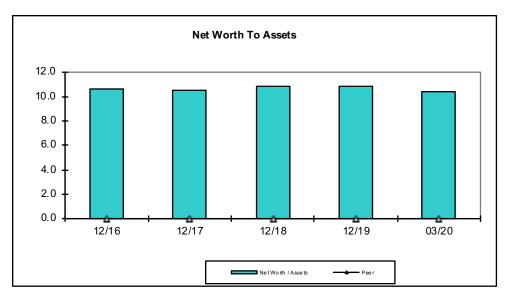
07/01/2020 CU Name: N/A Peer Group: N/A Graphs 1
For Charter: N/A
Count of CU: 97

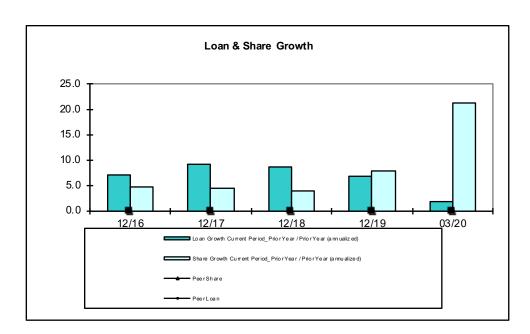
Asset Range : N/A

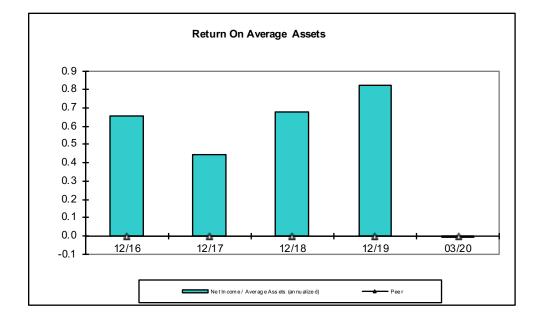
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover

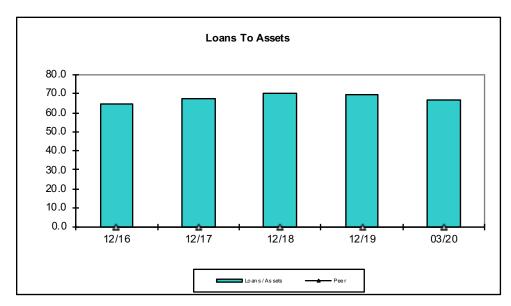
07/01/2020 CU Name: N/A

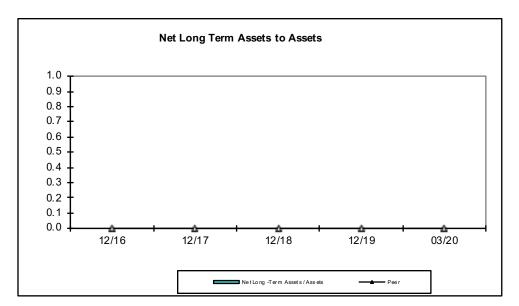
Peer Group: N/A

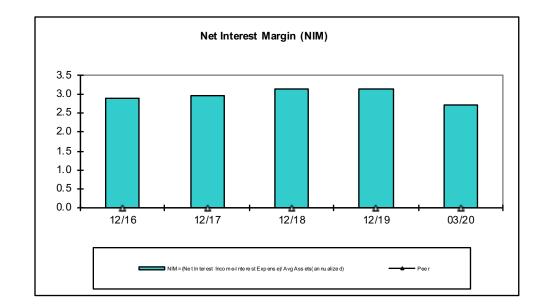
Graphs 2 For Charter: N/A Count of CU: 97 Asset Range: N/A

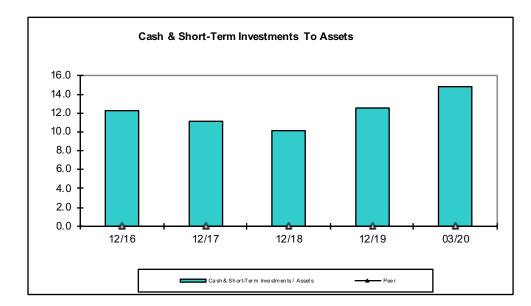
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured

Count of CU in Peer Group: N/A









Cycle Date: June-2020
Run Date: 09/10/2020
Interval: Annual

Non-Validated

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- 3 Ratio Analysis
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- Liabilities, Shares & Equity
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- 15 Investments, Cash, & Cash Equivalents
- 16 Other Investment Information
- 17 Supplemental Share Information, Off Balance Sheet, & Borrowings
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- 20 Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
- 21 Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

 Count of CU :
 97

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

|   |                              | Summary Financial In        | formatio     | n                          |            |                        |             |                        |           |
|---|------------------------------|-----------------------------|--------------|----------------------------|------------|------------------------|-------------|------------------------|-----------|
| Return to cover   |                              | For Charter :               |              |                            |            |                        |             |                        |           |
| 09/10/2020  |                              | Count of CU :               | 97           |                            |            |                        |             |                        |           |
| CU Name: N/A  |                              | Asset Range :               | N/A          |                            |            |                        |             |                        |           |
| Peer Group: N/A   |                              | Criteria :                  | Region:      | Nation * Peer Group:       | All * Stat | e = 'MO' * Type Includ | ed: Fede    | rally Insured State Cr | edit      |
|   | Count                        | of CU in Peer Group :       | N/A          |                            |            |                        |             |                        |           |
|   |                              |                             |              |                            |            |                        |             |                        |           |
|   | Dec-2016                     |                             | % Chg        |                            | % Chg      | Dec-2019               | % Chg       |                        | % Chg     |
| ASSETS:   | <u>Amount</u>                | <u>Amount</u>               |              | Amount                     |            | <u>Amount</u>          |             | Amount                 |           |
| Cash & Equivalents  | 937,036,001                  | 915,153,222                 |              |                            |            | 1,150,566,834          | 34.1        | 2,184,988,531          |           |
| TOTAL INVESTMENTS   | 2,836,885,659                |                             |              |                            |            | 2,486,342,544          | 0.0         |                        |           |
| Loans Held for Sale   | 48,014,833                   | 46,919,709                  | -2.3         | 34,568,595                 | -26.3      | 73,318,768             | 112.1       | 128,833,315            | 75.7      |
| Real Estate Loans   | 2 407 206 000                | 3,665,500,835               | 7.6          | 3,979,839,781              | 8.6        | 4,384,497,649          | 10.2        | 4,766,486,250          | 8.7       |
| Unsecured Loans   | 3,407,206,098<br>818,749,009 |                             |              | 893,334,581                | 4.1        | 909,803,034            | 1.8         | , , ,                  | _         |
| Other Loans   | 4,065,627,976                |                             | _            | , ,                        |            | , ,                    | 5.3         |                        |           |
| TOTAL LOANS   | 8,291,583,083                |                             |              | . , ,                      | +          | 10,522,514,296         | 6.9         |                        |           |
| (Allowance for Loan & Lease Losses or Allowance for   | 0,231,303,003                | 3,033,031,040               | 5.2          | 3,003,000,000              | 0.7        | 10,322,314,230         | 0.5         | 10,000,7 14,000        | 7.0       |
| Credit Losses on Loans & Leases )   | (73,086,629)                 | (79,779,017)                | 9.2          | (82,092,040)               | 2.9        | (74,035,473)           | -9.8        | (82,646,575)           | 11.6      |
| Land And Building   | 304,566,250                  |                             |              |                            |            | 374,102,507            | 11.6        |                        |           |
| Other Fixed Assets  | 54,958,821                   | 53,818,227                  | -2.1         | 57,381,070                 | 6.6        | 63,506,381             | 10.7        | 69,095,014             | 8.8       |
| NCUSIF Deposit  | 103,094,489                  | 109,835,275                 | 6.5          | 114,716,810                | 4.4        | 120,763,133            | 5.3         | 122,781,575            | 1.7       |
| All Other Assets  | 333,078,623                  | 361,134,605                 | 8.4          | 350,443,285                | -3.0       | 391,112,293            | 11.6        | 427,181,801            | 9.2       |
| TOTAL ASSETS  | 12,836,131,130               | 13,466,498,239              | 4.9          | 13,995,516,458             | 3.9        | 15,108,191,283         | 8.0         | 17,313,349,217         | 14.6      |
| LIABILITIES & CAPITAL:  |                              |                             |              |                            |            |                        |             |                        |           |
| Dividends Payable   | 12,616,088                   | 12,810,880                  | 1.5          |                            |            | 17,572,909             | 21.7        | 13,278,385             |           |
| Notes & Interest Payable  | 315,907,986                  |                             | 17.4         | , ,                        |            |                        | -0.8        |                        |           |
| Accounts Payable & Other Liabilities <sup>/3</sup>  | 186,248,564                  | 229,198,273                 | 23.1         | 164,036,519                | -28.4      | 190,374,050            | 16.1        | 218,786,857            | 14.9      |
| Uninsured Secondary Capital and   |                              |                             |              |                            |            |                        |             |                        |           |
| Subordinated Debt Included in Net Worth <sup>/4</sup>   | 0                            |                             | ,            | 500,000                    |            | 500,000                | 0.0         | ,                      | _         |
| Share Drafts  | 2,094,747,630                |                             |              |                            |            |                        | 9.0         |                        |           |
| Regular shares  | 3,702,045,188                |                             |              | 4,131,668,081              | 4.9        | 4,253,512,555          | 2.9         | , , , ,                |           |
| All Other Shares & Deposits   | 5,206,795,097                |                             |              |                            |            | 5,961,944,102          | 11.1        | 6,390,352,129          |           |
| TOTAL SHARES & DEPOSITS   | 11,003,587,915               |                             |              |                            |            | 12,865,382,478         | 7.9         |                        |           |
| TOTAL LIABILITIES 5   | 514,772,638                  |                             |              | 614,924,573                | +          | . , , ,                |             | 15,656,841,081         |           |
| Regular Reserve Other Reserves  | 211,248,468<br>219,959,149   |                             |              | 211,149,463                |            | , ,                    | 0.0         |                        |           |
| Undivided Earnings  | 886,562,960                  | , ,                         |              | 242,171,197<br>998,862,875 |            | , ,                    | 22.5<br>9.5 |                        | _         |
| TOTAL EQUITY  | 1,317,770,577                | 1,368,953,462               |              |                            | +          | 1,601,716,967          | 10.3        |                        |           |
| TOTAL LIABILITIES, SHARES, & EQUITY   | 12,836,131,130               |                             |              |                            | +          |                        | 8.0         |                        |           |
| INCOME & EXPENSE  | 12,000,101,100               | 13,400,430,233              | 4.5          | 13,333,310,430             | 5.5        | 13,100,191,203         | 0.0         | 17,515,545,217         | 14.0      |
| Loan Income*  | 372,151,892                  | 401,339,528                 | 7.8          | 450,307,958                | 12.2       | 502,294,791            | 11.5        | 257,116,138            | 2.4       |
| Investment Income*  | 49,944,927                   |                             |              | 65,265,196                 |            | 76,772,940             | 17.6        | , ,                    |           |
| Other Income*   | 278,859,009                  |                             |              |                            |            | 312,487,885            | 4.3         | , ,                    |           |
| Total Employee Compensation & Benefits*   | 252,268,431                  | 264,309,396                 |              | , ,                        |            | 306,462,354            | 5.6         | , ,                    |           |
| NCUSIF Premiums Expense *   | 271                          | 0                           |              |                            |            | 5,045                  | 288.1       | 1,941                  |           |
| Total Other Operating Expenses*   | 255,603,747                  | 263,880,478                 | 3.2          | 288,729,525                | 9.4        | 313,092,632            | 8.4         | 164,046,485            | 4.8       |
| Non-operating Income & (Expense)*   | 6,556,729                    | -18,381,245                 | -380.3       | 9,272,131                  | 150.4      | 26,390,422             | 184.6       | 10,305,318             | -21.9     |
| NCUSIF Stabilization Income*  | N/A                          | N/A                         |              | N/A                        |            | N/A                    |             | N/A                    |           |
| Provision for Loan/Lease Losses or Total Credit Loss  |                              |                             |              |                            |            |                        |             |                        |           |
| Expense*  | 55,575,715                   |                             |              | 66,264,306                 |            | 57,953,170             | -12.5       |                        |           |
| Cost of Funds*  | 62,265,528                   | 64,596,504                  | 3.7          | 86,045,038                 | 33.2       | 121,054,347            | 40.7        | 58,607,518             | -3.2      |
| NET INCOME (LOSS) EXCLUDING STABILIZATION   |                              |                             |              |                            |            |                        |             |                        |           |
| EXPENSE & NCUSIF PREMIUM */1  | 81,799,136                   |                             | -29.0        |                            |            |                        |             | N/A                    |           |
| Net Income (Loss)*  | 81,798,865                   |                             | -29.0        | , ,                        |            | , ,                    | 28.2        |                        |           |
| TOTAL CU's  | 107                          | 103                         | -3.7         | 99                         | -3.9       | 97                     | -2.0        | 97                     | 0.0       |
| * Income/Expense items are year-to-date while the related %change   | atios are annualized.        |                             |              |                            | -          |                        |             |                        | +         |
| # Means the number is too large to display in the cell  | -) D-f NOUGE OF THE          | tion Francis 5              |              | 0 f NOUGE OF               |            |                        |             |                        | -         |
| <sup>1</sup> Prior to September 2010, this account was named Net Income (Los: <sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilize |                              |                             |              |                            |            |                        |             |                        | +         |
| and NCUSIF Premiums.  | Expense. I of Decelli        | 55. 2010 and lorward, tills | . account II | .o.aaco remporary corpor   | 00 016     | unon Expense           |             |                        |           |
| <sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities  | ."                           |                             |              |                            |            |                        |             |                        |           |
| <sup>4</sup> December 2011 and forward includes "Subordinated Debt Included   | in Net Worth."               |                             |              |                            |            |                        |             |                        |           |
| <sup>5</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and De  | posits.                      |                             |              |                            |            |                        |             | 1. Summary             | Financial |

|   |                         | MERIT Rat                         | io Analysis            |                          |                   |                   |  |
|---|-------------------------|-----------------------------------|------------------------|--------------------------|-------------------|-------------------|--|
| Return to cover   |                         | For Charter :                     |                        |                          |                   |                   |  |
| 09/10/2020  |                         | Count of CU :                     |                        |                          |                   |                   |  |
| Credit Union: N/A   | No Of Crodit Uni        | on In Peer Group :                | * -                    |                          |                   |                   |  |
| Peer Group Number: Custom   | No Or Credit Office     | Asset Range :                     |                        |                          |                   |                   |  |
| reel Gloup Nulliber. Custom   |                         | Asset Nalige .                    | N/A                    |                          | Dec-2019          |                   |  |
|   |                         |                                   |                        |                          | Dec-2013          |                   |  |
|   | Dec-2016                | Dec-2017                          | Dec-2018               | Dec-2019                 | PEER Avg.**       | Percentile**      | Jun-2020                               |
| CAPITAL ADEQUACY RATIOS   | Dec-2010                | Dec-2017                          | Dec-2010               | Dec-2013                 | FEER Avg.         | reiceillie        | Juli-2020                              |
| Net Worth / Total Assets <sup>5</sup>   | 10.67                   | 10.57                             | 10.84                  | 10.85                    | N/A               | N/A               | 9.68                                   |
| Net Worth / PCA Opt. Total Assets (if applies)  | N/A                     | N/A                               | N/A                    | N/A                      | N/A               | N/A               | 9.00<br>N/A                            |
| Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>   | 11.18                   | 11.10                             | 11.37                  | 11.29                    | N/A               | N/A               | 10.11                                  |
| RBNW Requirement (if applies)   | N/A                     | N/A                               | N/A                    | N/A                      | N/A               | N/A               | N/A                                    |
| GAAP Equity / Total Assets  | 10.27                   | 10.17                             | 10.38                  | 10.60                    | N/A               | N/A               | 9.57                                   |
| Loss Coverage Ratio (TX Ratio)  | 16.76                   | 17.10                             |                        | 15.13                    | N/A               | N/A               | 9.73                                   |
| 2000 Covorago Hallo (177 Hallo)   | 10.70                   | 17.10                             | 10.00                  | 10.10                    | 14/7 (            | 14// (            | 3.10                                   |
| ASSET QUALITY RATIOS  |                         | <br>I                             |                        |                          |                   |                   |  |
| Delinguent Loans / Total Loans  | 0.77                    | 0.79                              | 0.79                   | 0.68                     | N/A               | N/A               | 0.49                                   |
| Delinquent Loans / Net Worth  | 4.69                    | 5.04                              | 5.11                   | 4.36                     | N/A               | N/A               | 3.24                                   |
| Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>   | 0.65                    | 0.67                              | 0.68                   | 0.66                     | N/A               | N/A               | 0.53                                   |
| Delinquent Loans + Net Charge-Offs / Average Loans  | 1.45                    | 1.50                              | 1.50                   | 1.36                     | N/A               | N/A               | 1.04                                   |
| Other Non-Performing Assets / Total Assets  | 0.10                    | 0.09                              |                        | 0.09                     | N/A               | N/A               | 0.08                                   |
| Other North enorming Assets / Total Assets  | 0.10                    | 0.03                              | 0.00                   | 0.03                     | IN/A              | IN/A              | 0.00                                   |
| MANAGEMENT RATIOS   |                         | <br>                              |                        |                          |                   |                   |  |
| Net Worth Growth <sup>1</sup>   | 6.82                    | 3.97                              | 6.61                   | 8.05                     | N/A               | N/A               | 4.45                                   |
| Share Growth <sup>1</sup>   | 4.68                    | 4.37                              | 3.86                   | 7.85                     | N/A               | N/A               | 32.03                                  |
| Loan Growth <sup>1</sup>  | 7.21                    | 9.22                              | 8.66                   | 6.94                     | N/A               | N/A               | 9.01                                   |
| Asset Growth <sup>1</sup>   | 5.30                    | 4.91                              | 3.93                   | 7.95                     | N/A               | N/A               | 29.19                                  |
| Investment Growth <sup>1</sup>  | -0.46                   | -5.00                             |                        | 8.86                     | N/A               | N/A               | 89.69                                  |
| Membership Growth <sup>1</sup>  | 1.86                    | 2.64                              |                        | 1.77                     | N/A               | N/A               | 2.43                                   |
| Interribership Growth   | 1.00                    | 2.04                              | 3.70                   | 1.77                     | IN/A              | IN/A              | 2.43                                   |
| EARNINGS RATIOS   |                         | <u> </u>                          |                        |                          |                   |                   |  |
| Net Income / Average Assets (ROAA) <sup>1</sup>   | 0.65                    | 0.44                              | 0.68                   | 0.82                     | N/A               | N/A               | 0.41                                   |
| Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>   | 0.63                    | 0.44                              |                        | 0.62                     | N/A               | N/A               | 0.41                                   |
| Operating Expenses / Average Assets   | 4.06                    | 4.02                              |                        | 4.26                     | N/A               | N/A<br>N/A        | 4.03                                   |
| PLLL or Credit Loss Expense / Average Assets  PLS   PLLL or Credit Loss Expense / Average Assets                                | 0.44                    | 0.50                              |                        | 0.40                     | N/A<br>N/A        | N/A<br>N/A        | 0.43                                   |
| PLLL of Credit Loss Expense / Average Assets  | 0.44                    | 0.50                              | 0.48                   | 0.40                     | N/A               | N/A               | 0.43                                   |
| ASSET LIABILITY MANAGEMENT RATIOS   |                         |                                   |                        |                          |                   |                   |  |
| Est. NEV Tool Post Shock Ratio <sup>4</sup>   | N/A,Assets>\$100M       | N/A.Assets>\$100M                 | NI/A A + - > @4.00N4   | N/A.Assets>\$100M        | N/A               | NI/A              | N/A A + - > @400N4                     |
| Est. NEV Tool Post Shock Sensitivity <sup>4</sup>   | N/A,Assets>\$100M       | . ,                               | . ,                    | N/A,Assets>\$100M        | N/A               |                   | N/A,Assets>\$100M<br>N/A,Assets>\$100M |
| ,   | , .                     | ,                                 |                        |                          |                   |                   | ,                                      |
| Total Loans / Total Assets  Cash + Short-Term Investments / Assets <sup>3</sup>   | 64.60                   | 67.25                             |                        | 69.65                    | N/A               | N/A               | 63.52                                  |
| Cash + Short-Term investments / Assets  | 12.32                   | 11.14                             | 10.13                  | 12.57                    | N/A               | N/A               | 18.26                                  |
| 1   |                         |                                   |                        |                          |                   |                   |  |
| <sup>1</sup> Exam date ratios are annualized. <sup>2</sup> Exam Data Batis is based on Not Charge Offe over the last 12 months. | <u></u>                 |                                   |                        |                          |                   |                   |  |
| <sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 mont  |                         | All a managements of the Colorest |                        | hi-ii-4 !                |                   |                   |  |
| <sup>3</sup> This ratio relies on maturity distribution of investments reported per t   | 1300 instructions. Thus | , the maturity distributi         | on could be based on t | ne repricing interval ar | nd not the actual | maturity of the i | nvesiment.                             |
| <sup>4</sup> Applicable for credit unions under \$100 million.  |                         |                                   | . 5                    |                          |                   |                   | 15 / 11 5                              |
| For periods after March 2020, Assets in the denominator excludes S  | maii Business Administ  | ration Paycheck Prote             | ction Program Ioans pl | edged as collateral to t | ne Federal Rese   | erve Bank Paych   | eck Protection Progra                  |
|   |                         |                                   |                        |                          |                   |                   |  |
|   |                         | <del> </del>                      |                        |                          |                   |                   |  |
|   |                         | I                                 |                        |                          |                   |                   | 2 MEDIT Defice                         |
| <u></u>   |                         |                                   |                        |                          |                   |                   | 2. MERIT Ratios                        |

|  |                                      | Ratio                                 | Analysis           |                     |                   |                  |                     |               |              |
|--|--------------------------------------|---------------------------------------|--------------------|---------------------|-------------------|------------------|---------------------|---------------|--------------|
| Return to cover  |                                      | For Charter :                         |                    |                     |                   |                  |                     |               |              |
| 09/10/2020   |                                      | Count of CU:                          |                    |                     |                   |                  |                     |               |              |
| CU Name: N/A   |                                      | Asset Range :                         | -                  |                     |                   |                  |                     |               |              |
| Peer Group: N/A  |                                      |                                       | Region: Natio      | n * Peer Grou       | p: All * State =  | 'MO' * Type li   | ncluded: Fede       | rally Insured | State Credit |
| ·  | ount of CU ir                        | Peer Group :                          |                    |                     | Dec-2019          |                  |                     | Jun-2020      |              |
|  |                                      |                                       |                    |                     |                   |                  |                     |               |              |
| CAPITAL ADEQUACY   | Dec-2016                             | Dec-2017                              | Dec-2018           | Dec-2019            | PEER Avg          | Percentile**     | Jun-2020            | PEER Avg      | Percentile** |
| Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters  | N/A                                  | N/A                                   | N/A                | 0                   | N/A               | N/A              | 0                   | N/A           | N/A          |
| Effective date of adoption of ASC Topic 326 - Financial Instruments -  |                                      |                                       |                    |                     |                   |                  |                     |               |              |
| Credit Losses (CECL)   | N/A                                  | . N/A                                 | . N/A              | N/A                 | N/A               | N/A              | N/A                 | N/A           | N/A          |
| Net Worth/Total Assets excluding one time adjustment to undivided  |                                      |                                       |                    | 10.05               |                   |                  |                     |               |              |
| earnings for the adoption of ASC topic 326 (CECL) 15   | N/A                                  |                                       |                    | 10.85               | N/A               | N/A              | 9.68                | N/A           | N/A          |
| Solvency Evaluation (Estimated)  | 111.98                               |                                       |                    | 112.46<br>4.52      | N/A<br>N/A        | N/A<br>N/A       | 111.11<br>4.94      | N/A<br>N/A    | N/A<br>N/A   |
| Classified Assets (Estimated) / Net Worth  ASSET QUALITY   | 5.34                                 | 5.01                                  | 5.41               | 4.52                | IN/A              | N/A              | 4.94                | N/A           | N/A          |
| * Net Charge-Offs / Average Loans  | 0.65                                 | 0.67                                  | 0.68               | 0.66                | N/A               | N/A              | 0.49                | N/A           | N/A          |
| ^ Net Charge-Oπs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest.   | 100.36                               |                                       |                    | 100.67              | N/A<br>N/A        | N/A<br>N/A       | 101.97              | N/A<br>N/A    | N/A<br>N/A   |
| Accum Unreal G/L On AFS/Cost Of AFS  | -1.09                                |                                       |                    | 0.21                | N/A<br>N/A        | N/A<br>N/A       | 1.71                | N/A<br>N/A    | N/A<br>N/A   |
| Delinquent Loans / Assets 3  | 0.50                                 |                                       |                    | 0.21                | N/A<br>N/A        | N/A<br>N/A       | 0.31                | N/A<br>N/A    | N/A<br>N/A   |
| EARNINGS   | 0.30                                 | 0.55                                  | 0.55               | 0.47                | IN/A              | IN/A             | 0.51                | IN/A          | IN/A         |
| * Return On Average Assets Excluding Stabilization   |                                      |                                       |                    |                     |                   |                  |                     |               |              |
| Income/Expense & NCUSIF Premium <sup>2</sup>   | 0.65                                 | 0.44                                  | 0.68               | N/A                 | N/A               | N/A              | N/A                 | N/A           | N/A          |
| * Gross Income/Average Assets  | 5.60                                 |                                       |                    | 6.13                | N/A               | N/A              | 5.47                | N/A           | N/A          |
| * Yield on Average Loans 4   | 4.64                                 |                                       |                    | 4.91                | N/A               | N/A              | 4.73                | N/A           | N/A          |
| * Yield on Average Investments   | 1.37                                 |                                       |                    | 2.31                | N/A               | N/A              | 1.32                | N/A           | N/A          |
| * Fee & Other Op.Income / Avg. Assets  | 2.23                                 |                                       |                    | 2.15                | N/A               | N/A              | 1.95                | N/A           | N/A          |
| * Cost of Funds / Avg. Assets  | 0.50                                 |                                       |                    | 0.83                | N/A               | N/A              | 0.72                | N/A           | N/A          |
| * Net Margin / Avg. Assets   | 5.10                                 |                                       |                    | 5.29                | N/A               | N/A              | 4.74                | N/A           | N/A          |
| * Net Interest Margin/Avg. Assets  | 2.88                                 |                                       |                    | 3.15                | N/A               | N/A              | 2.79                | N/A           | N/A          |
| Operating Exp./Gross Income  | 72.45                                |                                       |                    | 69.49               | N/A               | N/A              | 73.66               | N/A           | N/A          |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>\1</sup>  | 3.13                                 | 3.13                                  | 3.10               | 3.21                | N/A               | N/A              | 2.81                | N/A           | N/A          |
| * Net Operating Exp. /Avg. Assets  | 3.07                                 | 3.04                                  | 3.24               | 3.33                | N/A               | N/A              | 3.34                | N/A           | N/A          |
| ASSET / LIABILITY MANAGEMENT   |                                      |                                       |                    |                     |                   |                  |                     |               |              |
| Net Long-Term Assets / Total Assets  | 29.55                                |                                       |                    | 27.57               | N/A               | N/A              | 27.28               | N/A           | N/A          |
| Reg. Shares / Total Shares & Borrowings  | 32.74                                |                                       |                    | 31.98               | N/A               | N/A              | 33.54               | N/A           | N/A          |
| Total Loans / Total Shares   | 75.35                                |                                       |                    | 81.79               | N/A               | N/A              | 73.68               | N/A           | N/A          |
| Total Shares, Dep. & Borrs / Earning Assets  | 94.95                                |                                       |                    | 95.10               | N/A               | N/A              | 96.34               | N/A           | N/A          |
| Reg Shares + Share Drafts / Total Shares & Borrs   | 51.27                                |                                       |                    | 51.91               | N/A               | N/A              | 55.34               | N/A           | N/A          |
| Borrowings / Total Shares & Net Worth  | 2.45                                 | 2.87                                  | 3.25               | 2.99                | N/A               | N/A              | 3.01                | N/A           | N/A          |
| PRODUCTIVITY   |                                      |                                       |                    |                     |                   |                  |                     |               |              |
| Members / Potential Members  Borrowers / Members   | 3.80                                 |                                       |                    | 4.44                | N/A               | N/A              | 4.44                | N/A           | N/A          |
| Borrowers / Members  Members / Full-Time Empl.   | 48.75                                |                                       |                    | 49.95               | N/A               | N/A              | 51.60               | N/A           | N/A          |
| '  | 362.92                               |                                       |                    | 360.32              | N/A               | N/A              | 361.61              | N/A           | N/A<br>N/A   |
| Avg. Shares Per Member Avg. Loan Balance   | \$7,773<br>\$12,016                  |                                       |                    | \$8,384<br>\$13,729 | N/A<br>N/A        | N/A<br>N/A       | \$9,610<br>\$13,722 | N/A<br>N/A    | N/A<br>N/A   |
| * Salary And Benefits / Full-Time Empl.  | \$64,676                             |                                       |                    | \$71,965            | N/A               | N/A              | \$75,572            | N/A           | N/A          |
| * Annualization factor: March = 4; June = 2; September =4/3; December  |                                      |                                       | \$70,100           | \$71,905            | IN/A              | IN/A             | \$15,512            | IN/A          | IN/A         |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter a  | after the data co                    | ellection is comple                   |                    | tl-                 |                   |                  |                     |               |              |
| Subsequent corrections to data after this date are not reflected in the Percen   |                                      |                                       |                    |                     |                   |                  |                     |               |              |
| Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pruthe entire range of ratios. A high or low ranking does not imply good or bad peconclusions as to the importance of the percentile rank to the credit union's fin.  | ercentile ranking<br>erformance. Hov | g assigned to the<br>wever, when revi | credit union is a  | measure of the re   | elative standing  | of that ratio in |                     |               |              |
| <sup>1/</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a   | <u> </u>                             |                                       | ed vehicles        |                     |                   |                  |                     |               |              |
| 20 Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded to the company of the com | USIF Stabilizati                     |                                       |                    |                     |                   |                  |                     |               |              |
| <sup>3/</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising<br>This policy change may result in a decline in delinquent loans reported as of   |                                      | reporting requir                      | ements for trouble | ed debt restructu   | red (TDR) loans.  |                  |                     |               |              |
| <sup>4/</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the   | denominator. F                       | Prior to June 201                     | 9, the numerator   | may or may not h    | ave included into | erest income on  | Loans Held for S    | Sale.         |              |

|  |                    | Supplemental       | Ratio Analysis   | s              |                |
|--|--------------------|--------------------|------------------|----------------|----------------|
| Return to cover  |                    | For Charter :      |                  |                |                |
| 09/10/2020   |                    | Count of CU:       |                  |                |                |
| CU Name: N/A   |                    | Asset Range :      | N/A              |                |                |
| Peer Group: N/A  |                    |                    | Region: Natio    | n * Peer Grou  | p: All * State |
| C  | Count of CU in     | Peer Group :       | N/A              |                |                |
|  | Dec-2016           | Dec-2017           | Dec-2018         | Dec-2019       | Jun-2020       |
| OTHER DELINQUENCY RATIOS 1   | 200 2010           | 200 2011           | 500 2010         | 200 2010       | 00 2020        |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans   | 0.92               | 1.18               | 1.04             | 1.01           | 0.91           |
| PAL Loans DQ >= 60 Days / Total PAL Loans  | 0.00               | 0.00               | 0.00             | 0.00           | 0.00           |
| Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally   | 1.28               | 1.09               | 0.99             | 0.76           | 0.56           |
| Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | 0.54               | 0.00               | 0.05             | 0.54           | 0.50           |
| Used Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | 0.54<br>1.00       | 0.62               | 0.65             | 0.54           | 0.53           |
| Total Vehicle Loans >= 60 Days/ Total Vehicle Loans  | 0.87               | 0.97<br>0.87       | 0.85<br>0.79     | 0.75<br>0.69   | 0.57<br>0.56   |
| Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00               | 0.00               |                  | 0.00           | 0.00           |
| All Other Loans >= 60 Days / Total All Other Loans   | 0.98               | 1.35               |                  | 0.93           | 0.60           |
| TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not  |                    |                    |                  |                |                |
| Secured by RE  | 12.66              | 18.75              |                  | 19.18          | 19.13          |
| Indirect Loans Delinquent >= 60 Days / Total Indirect Loans  | 1.14               | 1.10               |                  | 0.79           | 0.66           |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans  | 0.55               | 0.61               | 0.70             | 0.36           | 0.51           |
| Commercial Loans Delinquent >= 30 Davs / Total Commercial Loans 2  | 1.54<br>0.44       | 1.70<br>0.77       | 1.95<br>1.08     | 1.58<br>0.70   | 1.14<br>0.35   |
| Commercial Loans Delinquent >= 60 Davs / Total Commercial Loans   TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not            | 0.44               | 0.77               | 1.06             | 0.70           | 0.35           |
| Secured by RE <sup>2</sup>   | 76.97              | 79.79              | 89.09            | 100.00         | 0.00           |
| Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale  | 0.00               | 0.00               |                  | 0.00           | 0.00           |
| Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans   | 113.84             | 111.16             |                  | 103.52         | 152.05         |
| REAL ESTATE LOAN DELINQUENCY 1   |                    |                    |                  |                |                |
| 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg  |                    |                    |                  |                |                |
| Fixed and Hybrid/Balloon > 5 years   | 0.67               | 0.58               | 0.80             | 0.70           | 0.37           |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years                   | 0.87               | 0.54               | 0.79             | 0.64           | 0.44           |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE  | 0.01               | 0.01               | 0.10             | 0.01           | 0              |
| Fixed/Hybrid/Balloon Loans   | 0.32               | 0.95               | 0.69             | 0.46           | 0.76           |
| Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable  | 0.28               | 0.22               | 0.38             | 0.34           | 0.21           |
| Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int<br>Only and Pmt Opt First & Other RE Loans                           | 0.02               | 0.18               | 0.10             | 0.16           | 0.03           |
| Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans   | 11.58              | 12.39              |                  | 10.21          | 15.10          |
| TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns  | 11.00              | 12.00              | 12.00            | 10.21          | 10.10          |
| also Reported as Commercial Loans  | 11.89              | 14.70              |                  | 0.00           | 0.00           |
| Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans   | 1.78               | 1.73               |                  | 1.63           | 0.76           |
| Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  | 0.60               | 0.54               | 0.69             | 0.59           | 0.37           |
| MISCELLANEOUS LOAN LOSS RATIOS   | 47.45              | 40.04              | 45.00            | 44.50          | 40.0           |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  * Net Charge Offs - Credit Cards / Avg Credit Card Loans  | 17.45<br>2.11      | 16.91<br>2.36      | 15.29<br>2.52    | 14.59<br>2.67  | 13.97<br>2.65  |
| * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed  | 0.02               | 0.05               |                  | 16.77          | 0.90           |
| * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans  | 0.02               | 0.03               |                  | 0.62           | 0.54           |
| * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans  | 0.06               | 0.02               |                  | 0.01           | 0.01           |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans  | 0.04               | 0.01               |                  | 0.01           | 0.0            |
| Net Charge Offs - Other RE Loans/ Avg Other RE Loans   | 0.11               | 0.06               | 0.08             | -0.01          | 0.00           |
| Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest   |                    |                    |                  |                |                |
| Only and Payment Option First & Other RE Loans   | 0.00               | 0.09               |                  | 0.08           | 0.00           |
| Net Charge Offs - Leases Receivable / Avg Leases Receivable  | 0.00               | 0.00               |                  | 0.00           | 0.00           |
| Net Charge Offs - Indirect Loans / Avg Indirect Loans  Net Charge Offs - Participation Loans / Avg Participation Loans   | 1.18<br>0.23       | 1.04<br>0.77       |                  | 0.86           | 0.71           |
| * Net Charge Offs - Commercial Loans / Avg Commercial Loans 2  | 0.23               | 0.77               |                  | 0.04           | 0.18           |
| * Net Charge Offs - Commercial Loans / Avg Commercial Loans  SPECIALIZED LENDING RATIOS  | 0.11               | 0.20               | 0.03             | 0.04           | 0.10           |
| Indirect Loans Outstanding / Total Loans   | 21.20              | 23.40              | 25.15            | 24.16          | 23.21          |
| Participation Loans Outstanding / Total Loans  | 2.92               | 2.82               |                  | 2.94           | 3.08           |
| Participation Loans Purchased YTD / Total Loans Granted YTD  | 1.71               | 1.97               | 1.09             | 2.48           | 2.24           |
| Participation Loans Sold YTD / Total Assets  | 0.13               | 0.34               | 0.48             | 0.49           | 0.46           |
| Total Commercial Loans / Total Assets 2  | 2.98               | 2.54               | 2.94             | 3.49           | 3.50           |
| Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted  |                    | 000                | 0.00             | 0.00           |                |
| YTD Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed   | 0.14               | 0.01               | 0.07             | 0.33           | 0.25           |
| Student Loans  | 35.29              | 33.22              | 29.33            | 31.78          | 34.73          |
| REAL ESTATE LENDING RATIOS   | 55.25              | 55.EE              | 20.00            | 31.70          | 37.70          |
| Total Fixed Rate Real Estate / Total Assets  | 15.50              | 15.87              | 15.49            | 16.00          | 16.26          |
| Total Fixed Rate Real Estate / Total Loans   | 24.00              | 23.61              | 22.03            | 22.97          | 25.61          |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD  | 30.12              | 26.56              | 26.96            | 32.66          | 45.29          |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD  | 76.72              | 61.94              |                  | 61.51          | 59.18          |
| Interest Only & Payment Option First & Other RE / Total Assets   | 0.45               | 0.65               |                  | 0.74           | 0.75           |
| nterest Only & Payment Option First & Other RE / Net Worth   | 4.20               | 6.17               | 6.82             | 6.84           | 7.79           |
| Wiscellaneous Ratios Westages Servicing Rights / Not Worth   | 4.00               | 4 00               | 4.00             | 4.40           | 4.00           |
| Mortgage Servicing Rights / Net Worth  | 1.33               | 1.30               |                  | 1.46           | 1.39           |
| Jnused Commitments / Cash & ST Investments Complex Assets / Total Assets   | 120.91             | 130.89             |                  | 117.53         | 77.58          |
| Short Term Liabilities / Total Shares and Deposits plus Borrowings   | 22.14<br>37.44     | 21.00<br>35.21     |                  | 21.37<br>35.70 | 21.60<br>34.25 |
| Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  | 31.44              | JJ.Z1              | 55.50            | 33.10          | J4.20          |
| **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.  |                    |                    |                  |                |                |
|  |                    |                    |                  |                |                |
| Fineans the number is too large to display in the cell   |                    |                    |                  |                |                |
| # Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting require | ements for trouble | ed debt restructur | red (TDR) loans. |                |                |
|  |                    |                    |                  |                |                |

|   |                        | Ass                        | ets         |                           |              |                           |              |                          |             |
|---|------------------------|----------------------------|-------------|---------------------------|--------------|---------------------------|--------------|--------------------------|-------------|
| Return to cover   |                        | For Charter :              | N/A         |                           |              |                           |              |                          |             |
| 09/10/2020  |                        | Count of CU :              |             |                           |              |                           |              |                          |             |
| CU Name: N/A  |                        | Asset Range :              |             |                           |              |                           |              |                          |             |
| Peer Group: N/A   |                        |                            |             | Nation * Peer Group:      | All * Stat   | e = 'MO' * Type Inclu     | ded: Feder   | ally Insured State Ci    | redit       |
|   | Count                  | of CU in Peer Group :      | N/A         |                           |              |                           |              |                          |             |
|   | Dec-2016               | Dec-2017                   | % Cha       | Dec-2018                  | 9/ Cha       | Dec-2019                  | 0/ Cha       | Jun-2020                 | 9/ Cha      |
| ASSETS  | Dec-2016               | Dec-2017                   | ∕₀ City     | Dec-2016                  | ∕₀ Cilg      | Dec-2019                  | ∕₀ City      | Juli-2020                | /₀ Cilg     |
| CASH:   |                        |                            |             |                           |              |                           |              |                          |             |
| Cash On Hand  | 144,057,014            | 160,323,342                | 11.3        | 165,332,550               | 3.1          | 175,050,031               | 5.9          | 265,867,646              | 51.9        |
| Cash On Deposit   | 764,193,146            | 729,569,667                |             | 664,572,688               | -8.9         | 950,747,227               |              | 1,859,976,870            |             |
| Cash Equivalents  | 28,785,841             | 25,260,213                 |             | 28,107,746                | 11.3         | 24,769,576                |              | 59,144,015               |             |
| TOTAL CASH & EQUIVALENTS  | 937,036,001            | 915,153,222                |             | 858,012,984               | -6.2         | 1,150,566,834             | 34.1         | 2,184,988,531            | 89.9        |
|   |                        |                            |             |                           |              |                           |              |                          |             |
| INVESTMENTS:  |                        |                            |             |                           |              |                           |              |                          |             |
| Trading Securities  | 20,371,499             | 18,421,102                 |             | 0                         |              | 67,831,186                | N/A          | N/A                      |             |
| Available for Sale Securities   | 1,931,942,348          | 1,845,320,883              | -4.5        | 1,716,020,441             | -7.0         | 1,634,415,217             | -4.8         | N/A                      |             |
| Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted |                        |                            |             |                           |              |                           |              | _                        |             |
|   | 118,621,810            | 109,195,021                | -7.9        | 113,089,582               | 3.6          | 98,204,197                | -13.2        | 0 000 010                |             |
| Equity Securities Trading Debt Securities   | N/A<br>N/A             | N/A<br>N/A                 |             | N/A<br>N/A                |              | 0                         |              | 22,989,046<br>67,780,053 |             |
| Available-for-Sale Debt Securities  | N/A<br>N/A             | N/A<br>N/A                 |             | N/A<br>N/A                |              | 0                         |              | 1,985,947,429            |             |
| Held-to-Maturity Debt Securities, net of Allowance for Credit                               | N/A                    | N/A<br>N/A                 |             | N/A                       |              | 0                         |              | 174,644,005              |             |
| Deposits in Commercial Banks, S&Ls, Savings Banks   | 581,335,263            | 489,840,225                |             | 425,947,396               | -13.0        | 422,278,587               |              | 521,595,465              |             |
| Loans to, Deposits in, and Investments in Natural   | 551,555,255            | .00,040,220                | 10.7        | .20,041,090               | 10.0         | .22,210,001               | .0.0         | 321,000,400              | 20.0        |
| Person Credit Unions <sup>2</sup>   | 76,692,317             | 98,340,915                 | 28.2        | 99,591,294                | 1.3          | 108,436,138               | 8.9          | 129,970,025              | 19.9        |
| Total MCSD/Nonperpetual Contributed Capital and   | -, ,                   | , ,                        |             | ,                         |              | ,,.                       |              | -,,                      |             |
| PIC/Perpetual Contributed Capital   | 16,976,442             | 17,022,728                 | 0.3         | 17,055,645                | 0.2          | 17,104,828                | 0.3          | 17,104,687               | 0.0         |
| All Other Investments in Corporate Cus  | 1,113,804              | 1,717,669                  | 54.2        | 2,362,081                 | 37.5         | 8,676,182                 | 267.3        | 55,674,576               | 541.7       |
| All Other Investments <sup>2</sup>  | 89,832,176             | 101,552,301                |             | 113,318,415               | 11.6         | 129,396,209               |              | 119,579,198              |             |
| TOTAL INVESTMENTS   | 2,836,885,659          | 2,681,410,844              | -5.5        | 2,487,384,854             | -7.2         | 2,486,342,544             | 0.0          | 3,095,284,484            | 24.5        |
|   |                        |                            |             |                           |              |                           |              |                          |             |
| LOANS HELD FOR SALE   | 48,014,833             | 46,919,709                 | -2.3        | 34,568,595                | -26.3        | 73,318,768                | 112.1        | 128,833,315              | 75.7        |
|   |                        |                            |             |                           |              |                           |              |                          |             |
| LOANS AND LEASES:   | 440.040.775            | 455.005.400                |             | 407.000.040               |              | 470.000.040               | 4.0          | 407.044.000              |             |
| Unsecured Credit Card Loans  All Other Unsecured Loans/Lines of Credit                      | 448,618,775            | 455,285,499                |             | 467,669,848               | 2.7          | 473,286,319               |              | 427,044,929              |             |
| Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)                               | 318,870,889            | 348,413,410<br>0           |             | 368,848,006               | 5.9<br>N/A   | 388,587,919               |              | 468,393,845<br>0         | 20.5<br>N/A |
| Non-Federally Guaranteed Student Loans  | 51,259,345             | 54,608,683                 |             | 56,816,727                | 4.0          | 47,928,796                |              | 46,771,588               |             |
| New Vehicle Loans   | 1,065,647,781          | 1,219,829,664              |             | 1,408,827,755             | 15.5         | 1,428,360,112             |              | 1,362,902,757            | -4.6        |
| Used Vehicle Loans  | 2,603,766,552          | 2,873,782,483              |             | 3,100,604,358             | 7.9          | 3,309,777,335             |              | 3,400,355,815            |             |
| Leases Receivable   | 1,862                  | 0                          | -100.0      | 0,100,001,000             | N/A          | 0,000,777,000             | N/A          | 0, 100,000,010           | N/A         |
| All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>                        | 396,211,781            | 400,817,622                |             | 418,755,743               | 4.5          | 434,408,411               | 3.7          | 445,129,186              |             |
| Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family                                  | 000,000,000            | ,                          |             |                           |              | ,,                        |              | ,,                       |             |
| Residential Properties <sup>3</sup>   | 2,449,610,699          | 2,312,434,635              | -5.6        | 2,468,189,606             | 6.7          | 2,693,251,897             | 9.1          | 3,057,272,503            | 13.5        |
| Total Loans/Lines of Credit Secured by Junior Lien 1-4                                      |                        |                            |             |                           |              |                           |              |                          |             |
| Family Residential Properties <sup>3</sup>  | 957,595,399            | 566,939,762                | -40.8       | 1,003,856,548             | 77.1         | 1,059,819,305             | 5.6          | 1,096,067,636            | 3.4         |
| All Other Real Estate Loans/Lines of Credit 3   | N/A                    | 482,307,678                |             | 134,544,471               | -72.1        | 159,124,770               | 18.3         | 86,481,879               | -45.7       |
| Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>                           | N/A                    | 303,818,760                |             | 373,249,156               | 22.9         | 472,301,677               | 26.5         | 526,664,232              | 11.5        |
| Commercial Loans/Lines of Credit Not Real Estate Secured 3                                  | N/A                    | 37,653,144                 |             | 38,571,670                | 2.4          | 55,667,755                | 44.3         | 79,629,719               | 43.0        |
| TOTAL LOANS & LEASES  | 8,291,583,083          | 9,055,891,340              | 9.2         | 9,839,933,888             | 8.7          | 10,522,514,296            | 6.9          | 10,996,714,089           | 4.5         |
| (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE   |                        |                            |             |                           |              |                           |              |                          |             |
| FOR CREDIT LOSSES ON LOAN & LEASES)   | (73,086,629)           | (79,779,017)               |             | (82,092,040)              | 2.9          | (74,035,473)              | -9.8<br>15.0 | (82,646,575)             | 11.6        |
| Foreclosed Real Estate  | 9,097,988              | 8,676,260                  |             | 8,904,388                 | 2.6<br>-8.4  | 10,236,348                |              | 11,137,315               |             |
| Repossesed Autos Foreclosed and Repossessed Other Assets                                    | 3,042,271<br>830,458   | 2,457,656<br>646,321       |             | 2,252,427<br>606,612      | -8.4<br>-6.1 | 2,607,719<br>130,524      |              | 2,120,047<br>131,394     |             |
| TOTAL FORECLOSED and REPOSSESSED ASSETS 1   | 12,970,717             | 11.780.237                 |             | 11.763.427                | -0.1         | 12,974,591                | 10.3         | 13,388,756               |             |
| Land and Building   | 304,566,250            | 322,114,034                |             | 335,167,012               | 4.1          | 374,102,507               | 11.6         | 371,116,983              |             |
| Other Fixed Assets  | 54,958,821             | 53,818,227                 |             | 57,381,070                | 6.6          | 63,506,381                | 10.7         | 69,095,014               |             |
| NCUA Share Insurance Capitalization Deposit   | 103,094,489            | 109,835,275                |             | 114,716,810               | 4.4          | 120,763,133               |              | 122,781,575              |             |
| Identifiable Intangible Assets  | 0                      | 987,987                    |             | 749,880                   | -24.1        | 491,690                   |              | 366,440                  |             |
| Goodwill  | 2,042,182              |                            |             |                           |              | 1,582,360                 |              | 1,582,360                |             |
| TOTAL INTANGIBLE ASSETS   | 2,042,182              | 3,030,169                  |             | 2,332,240                 | -23.0        | 2,074,050                 |              | 1,948,800                |             |
| Accrued Interest on Loans   | 23,272,938             | 25,901,491                 |             | 27,633,560                | 6.7          | 30,044,429                |              | 33,032,729               |             |
| Accrued Interest on Investments   | 7,149,781              | 7,475,979                  |             | 7,996,731                 | 7.0          | 7,750,030                 |              | 7,778,063                |             |
| Non-Trading Derivative Assets   | 89                     |                            |             | 176,244                   | N/A          | 22,185,631                |              | 11,099,672               |             |
| All Other Assets  | 287,642,916            | 312,946,729                |             |                           | -4.0         | 316,083,562               | 5.2          | 359,933,781              |             |
| TOTAL OTHER ASSETS  | 318,065,724            | 346,324,199                | 8.9         | 336,347,618               | -2.9         | 376,063,652               | 11.8         | 411,844,245              | 9.5         |
| TOTAL 4005T0  | 10.05- :-:             | 40.4                       | _           | 40.055.515                |              | 48 400 to 1               |              | 1701                     |             |
| TOTAL ASSETS  | 12,836,131,130         |                            |             | 13,995,516,458            | 3.9          | 15,108,191,283            | 8.0          | 17,313,349,217           |             |
| TOTAL CU's  | 107                    | 103                        | -3.7        | 99                        | -3.9         | 97                        | -2.0         | 97                       | 0.0         |
| # Means the number is too large to display in the cell                                      |                        |                            |             |                           |              |                           |              |                          |             |
| OTHER RE OWNED PRIOR TO 2004  | INOLUDED               | IED INVESTMENTS STORY      | D TC ""     | IE 0000 EOB 011057        | NA EU EE -   |                           |              |                          |             |
| <sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU                    |                        |                            |             |                           |              |                           |              |                          |             |
| <sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to     | accommodate the regula | atory definition of commer | cial loans. | This policy change may ca | use fluctua  | ations from prior cycles. |              |                          | 5. Assets   |

|  |   | Liabilities, Shares                     | & Fauity  |   |           |   |          |                        |              |
|--|---|---|-----------|---|-----------|---|----------|------------------------|--------------|
| Return to cover  |   | For Charter :                           |           |   |           |   |          |                        |              |
| 09/10/2020   |   | Count of CU :                           |           |   |           |   |          |                        |              |
| CU Name: N/A   |   | Asset Range :                           |           |   |           |   |          |                        |              |
| Peer Group: N/A  |   |   |           | Nation * Peer Group:                    | All * Sta | te = 'MO' * Type Inclu                  | ded: Fed | erally Insured State ( | Credit Union |
|  | Count                                   | f CU in Peer Group :                    | N/A       |   |           |   |          | -                      |              |
|  |   |   |           |   |           |   |          |                        |              |
|  | Dec-2016                                | Dec-2017                                | % Chg     | Dec-2018                                | % Chg     | Dec-2019                                | % Chg    | Jun-2020               | % Chg        |
| LIABILITIES, SHARES AND EQUITY   |   |   |           |   |           |   |          |                        |              |
| LIABILITIES:   |   |   |           |   |           |   |          |                        |              |
| Other Borrowings   | N/A                                     | N/A                                     |           | N/A                                     |           | N/A                                     |          | N/A                    |              |
| Other Notes, Promissory Notes, Interest Payable, &   |   |   |           |   |           |   |          |                        |              |
| Draws Against Lines of Credit  | 302,917,070                             | 370,972,153                             |           |   |           | 421,309,861                             | -0.5     | 450,733,722            | 7.0          |
| Borrowing Repurchase Transactions  | 12,990,916                              | 0                                       |           |   | N/A       | 11,335,018                              |          | 47,738,287             | 321.2        |
| Subordinated Debt  | 0                                       | 0                                       | N/A       | 0                                       | N/A       | 0                                       | N/A      | 0                      | N/A          |
| Uninsured Secondary Capital and  |   |   |           |   |           |   |          |                        |              |
| Subordinated Debt Included in Net Worth <sup>3</sup>   | 0                                       | 0                                       | ,         | 500,000                                 |           | 500,000                                 |          | 500,000                | 0.0          |
| Non-Trading Derivative Liabilities   | 0                                       | 0                                       | -         | 166,000                                 |           | 526,699                                 |          | 1,380,845              | 162.2        |
| Accrued Dividends and Interest Payable   | 12,616,088                              | 12,810,880                              |           |   |           | 17,572,909                              | 21.7     | 13,278,385             | -24.4        |
| Accounts Payable & Other Liabilities   | 186,248,564                             | 229,198,273                             | 23.1      | 163,870,519                             | -28.5     | 189,847,351                             | 15.9     | 217,406,012            | 14.5         |
| Allowance for Credit Losses on Off-Balance Sheet Credit  |   |   |           |   |           |   |          |                        |              |
| Exposure   | N/A                                     | N/A                                     | 1         | N/A                                     |           | 0                                       |          | 0                      | N/A          |
|  |   |   |           |   |           |   |          |                        |              |
| SHARES AND DEPOSITS  |   |   |           |   |           |   |          |                        |              |
| Share Drafts   | 2,094,747,630                           | 2,269,797,210                           |           | 2,431,507,210                           |           | 2,649,925,821                           | 9.0      | 3,361,770,915          | 26.9         |
| Regular Shares   | 3,702,045,188                           | 3,937,724,337                           |           | 4,131,668,081                           | 4.9       | 4,253,512,555                           |          | 5,173,680,786          | 21.6         |
| Money Market Shares  | 2,664,723,468                           | 2,695,264,756                           |           | 2,756,387,263                           |           | 2,950,187,599                           |          | 3,255,807,761          | 10.4         |
| Share Certificates   | 1,603,889,088                           | 1,657,146,004                           |           |   |           | 2,043,957,007                           | 20.2     | 2,126,529,861          | 4.0          |
| IRA/KEOGH Accounts   | 891,027,856                             | 849,450,195                             |           |   |           | 838,072,010                             |          | 850,799,380            | 1.5          |
| All Other Shares <sup>1</sup>  | 35,948,000                              | 39,509,264                              |           |   | 8.7       | 50,779,945                              |          | 69,317,456             | 36.5         |
| Non-Member Deposits  | 11,206,685                              | 35,671,705                              | 218.3     | 51,706,164                              | 45.0      | 78,947,541                              | 52.7     | 87,897,671             | 11.3         |
| TOTAL SHARES AND DEPOSITS  | 11,003,587,915                          | 11,484,563,471                          | 4.4       | 11,928,408,350                          | 3.9       | 12,865,382,478                          | 7.9      | 14,925,803,830         | 16.0         |
| TOTAL LIABILITIES 4  | 514,772,638                             | 612,981,306                             | 19.1      | 614,924,573                             | 0.3       | 13,506,474,316                          | 2,096.4  | 15,656,841,081         | 15.9         |
| EQUITY:  |   |   |           |   |           |   |          |                        |              |
| Undivided Earnings   | 886,562,960                             | 925,767,919                             | 4.4       | 998,862,875                             | 7.9       | 1,093,868,835                           | 9.5      | 1,116,069,177          | 2.0          |
| Regular Reserves   | 211,248,468                             | 211,447,356                             | 0.1       | 211,149,463                             | -0.1      | 211,067,646                             | 0.0      | 210,832,274            | -0.1         |
| Appropriation For Non-Conforming Investments (SCU Only)  | 0                                       | 66,018                                  | N/A       | 50,795                                  | -23.1     | 50,795                                  | 0.0      | 118,607                | 133.5        |
| Other Reserves   | 256,366,145                             | 269,821,767                             |           |   | 6.9       | 312,528,626                             |          | 324,061,097            | 3.7          |
| Equity Acquired in Merger  | 13,973,856                              | 15,002,815                              |           |   |           | 20,435,233                              |          | 20,435,233             | 0.0          |
| Miscellaneous Equity   | 1,188,480                               | 1,188,480                               |           |   | 0.0       | 1,180,460                               |          | 1,410,740              | 19.5         |
| Accumulated Unrealized G/L on AFS Securities   | -21,288,641                             | -21,697,137                             |           |   |           | 1, 160,400<br>N/A                       |          | 1,410,740<br>N/A       | 19.5         |
| Accumulated Unrealized Losses for OTTI   | 21,200,041                              | 21,001,101                              | 1.0       | 02,047,200                              | 00.0      | 14// (                                  |          | 14// (                 |              |
| (due to other factors) on HTM Debt Securities  | 0                                       | 0                                       | N/A       | 0                                       | N/A       | 0                                       | N/A      | 0                      | N/A          |
| Accumulated Unrealized G/L on Cash Flow Hedges   | 0                                       | 0                                       |           | 213,646                                 |           | -571,964                                |          | -1,673,867             | -192.7       |
| Accumulated Unrealized Gains (Losses) on Available for Sale  |   |   |           | ·                                       |           |   |          |                        |              |
| Debt Securities <sup>5</sup>   | N/A                                     | N/A                                     |           | N/A                                     |           | 3,399,942                               |          | 33,329,176             | 880.3        |
| Other Comprehensive Income   | -30,280,691                             | -32,643,756                             |           |   | 0.7       | -40,242,606                             | -24.1    | -50,977,386            | -26.7        |
| Net Income   | 0                                       | 0                                       |           | 0                                       |           | 0                                       |          | 2,903,085              | N/A          |
| EQUITY TOTAL   | 1,317,770,577                           | 1,368,953,462                           |           |   |           | 1,601,716,967                           | 10.3     | 1,656,508,136          | 3.4          |
|  | , | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |           | , |           | , |          | ,,,                    |              |
| TOTAL SHARES & EQUITY  | 12,321,358,492                          | 12,853,516,933                          | 4.3       | 13,380,591,885                          | 4.1       | 14,467,099,445                          | 8.1      | 16,582,311,966         | 14.6         |
|  | , , , , , , , , ,                       | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |           | .,,,,                                   |           | , , , , , , , ,                         |          | -,,-,-                 |              |
| TOTAL LIABILITIES, SHARES, & EQUITY  | 12,836,131,130                          | 13,466,498,239                          | 4.9       | 13,995,516,458                          | 3.9       | 15,108,191,283                          | 8.0      | 17,313,349,217         | 14.6         |
| NCUA INSURED SAVINGS <sup>2</sup>  |   |   |           |   |           |   |          |                        |              |
| Uninsured Shares   | 495,140,679                             | 524,340,657                             | 5.9       | 456,184,808                             | -13.0     | 583,479,989                             | 27.9     | 715,329,322            | 22.6         |
| Uninsured Non-Member Deposits  | 1,671,161                               | 7,960,219                               |           | 1,870,245                               |           | 5,526,355                               |          | 8,370,935              | 51.5         |
| Total Uninsured Shares & Deposits  | 496,811,840                             | 532,300,876                             |           | 458,055,053                             |           | 5,526,355                               |          | 723,700,257            | 22.9         |
| Insured Shares & Deposits  | 10,506,776,075                          | 10,952,262,595                          |           | 11,470,353,297                          | 4.7       | 12,276,376,134                          |          | 14,202,103,573         | 15.7         |
| TOTAL NET WORTH  | 1,369,744,942                           | 1,424,145,884                           |           |   |           | 1,640,429,016                           |          | 1,676,897,354          | 2.2          |
| # Means the number is too large to display in the cell   | 1,508,144,942                           | 1,424, 140,004                          | 4.0       | 1,510,222,740                           | 0.0       | 1,040,428,010                           | 0.0      | 1,070,087,354          | ۷.۷          |
| # Means the number is too large to display in the cell  1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEI                                       | CHe AND NONMEMBE                        | L<br>R SHARES FOR SHORT                 | FORM EII  | FRS                                     |           |   |          |                        |              |
| PRIOR TO JUNE 2006, INCLUDED MONEY MINT, SHARE CERTS, IRA/REI October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f                      |   | IN OF IAINED FOR SHORT                  | , ONWIFIL |   |           |   |          |                        |              |
| October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 ft<br>3 December 2011 and forward includes "Subordinated Debt Included in Net W      |   |   |           |   |           |   |          |                        |              |
| Prior to March 2019, Total Liabilities did not include Total Shares and Depos  |   |   |           |   |           |   |          |                        |              |
| Prior to March 2019, Total Liabilities did not include Total Shares and Depos  5 Includes accumulated unrealized gains / losses on AFS securities and AFS of |   |   |           |   |           |   |          | ^                      | LiabShEquity |
| morades accumulated unrealized gains / losses on AFS securities and AFS of   | ient securiues.                         |   | 1         |   |           |   |          | 6.                     | LiabonEquity |

| Return to cover 09/10/2020 CU Name: N/A Peer Group: N/A  * INCOME AND EXPENSE INTEREST INCOME: Interest on Loans Less Interest Refund | Count  Dec-2016  373,410,833 (1,258,941) 48,166,843 1,778,084 | Dec-2017<br>401,814,363<br>(474,835)  | N/A<br>97<br>N/A<br>Region: | Nation * Peer Group:       |             | e = 'MO' * Type Includ   | ed: Feder | rally Insured State Cre | edit     |
|---|---|---|-----------------------------|----------------------------|-------------|--------------------------|-----------|-------------------------|----------|
| 09/10/2020 CU Name: N/A Peer Group: N/A  * INCOME AND EXPENSE INTEREST INCOME: Interest on Loans Less Interest Refund                 | 373,410,833<br>(1,258,941)<br>48,166,843                      | Count of CU: Asset Range: Criteria: of CU in Peer Group: Dec-2017 401,814,363 (474,835) | 97<br>N/A<br>Region:<br>N/A |                            |             | e = 'MO' * Type Includ   | ed: Feder | rally Insured State Cre | edit     |
| * INCOME AND EXPENSE INTEREST INCOME: Interest on Loans Less Interest Refund  | 373,410,833<br>(1,258,941)<br>48,166,843                      | Criteria : of CU in Peer Group : Dec-2017 401,814,363 (474,835)                         | Region:<br>N/A              |                            |             | e = 'MO' * Type Includ   | ed: Feder | ally Insured State Cre  | edit     |
| * INCOME AND EXPENSE INTEREST INCOME: Interest on Loans Less Interest Refund  | 373,410,833<br>(1,258,941)<br>48,166,843                      | Dec-2017<br>401,814,363<br>(474,835)  | N/A                         |                            |             | e = 'MO' * Type Includ   | ed: Feder | ally Insured State Cre  | edit     |
| INTEREST INCOME:<br>Interest on Loans<br>Less Interest Refund   | 373,410,833<br>(1,258,941)<br>48,166,843                      | Dec-2017<br>401,814,363<br>(474,835)  |                             | Dec-2018                   | % Chg       |                          |           |                         |          |
| INTEREST INCOME:<br>Interest on Loans<br>Less Interest Refund   | 373,410,833<br>(1,258,941)<br>48,166,843                      | 401,814,363<br>(474,835)  | % Chg                       | Dec-2018                   | % Chg       |                          |           |                         |          |
| INTEREST INCOME:<br>Interest on Loans<br>Less Interest Refund   | 373,410,833<br>(1,258,941)<br>48,166,843                      | 401,814,363<br>(474,835)  | % Chg                       | Dec-2018                   | % Chg       |                          |           |                         |          |
| INTEREST INCOME:<br>Interest on Loans<br>Less Interest Refund   | (1,258,941)<br>48,166,843                                     | (474,835)   |                             |                            |             | Dec-2019                 | % Chg     | Jun-2020                | % Chg    |
| Interest on Loans Less Interest Refund  | (1,258,941)<br>48,166,843                                     | (474,835)   |                             |                            |             |                          |           |                         |          |
| Less Interest Refund  | (1,258,941)<br>48,166,843                                     | (474,835)   |                             |                            |             |                          |           |                         |          |
|   | 48,166,843  | , ,   |                             |                            | 12.2        | 502,842,540              | 11.6      | 257,261,290             |          |
|   |   |   |                             | (467,217)                  | -1.6        | (547,749)                |           | (145,152)               |          |
| Income from Investments   | 1,778,084   |   |                             | , ,                        | 20.6        | 74,886,797               | 14.7      | 30,320,361              |          |
| Income from Trading   |   | 684,266   | -61.5                       | 0                          | -100.0      | N/A                      |           | N/A                     | -        |
| Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities  | NI/A  | NI/A  |                             | NI/A                       |             | 4 000 440                |           | 0.005.004               | 2546     |
| TOTAL INTEREST INCOME   | N/A<br>422,096,819  | N/A<br>456,119,624  |                             | N/A<br>515,573,154         | 13.0        | 1,886,143                | 12.3      | -2,395,694              |          |
| INTEREST EXPENSE:   | 422,096,819   | 450,119,624   | 8.1                         | 515,573,154                | 13.0        | 579,067,731              | 12.3      | 285,040,805             | -1.0     |
| Dividends   | 45 002 220  | 45 704 276  | 1.6                         | 60 017 079                 | 31.8        | 06 422 470               | 43.5      | 41,827,367              | -3.2     |
| Interest on Deposits  | 45,003,328<br>10,657,026                                      |   |                             | 60,217,978<br>15,493,667   | 35.8        | 86,433,470<br>22,756,506 |           | 11,190,063              |          |
| Interest on Borrowed Money  | 6,605,174   |   |                             | 10,333,393                 | 38.1        | 11,864,371               | 14.8      | 5,590,088               |          |
| TOTAL INTEREST EXPENSE  | 62,265,528  |   |                             |                            | 33.2        | 121,054,347              | 40.7      | 58,607,518              |          |
| PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT   | 02,203,320  | 04,390,304  | 3.1                         | 60,045,036                 | 33.2        | 121,034,347              | 40.7      | 30,007,310              | -3.2     |
| LOSS EXPENSE  | 55,575,715  | 65,144,046  | 17.2                        | 66,264,306                 | 1.7         | 57,953,170               | -12.5     | 34,784,179              | 20.0     |
| NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS  | 00,070,110  | 00,111,010  |                             | 00,201,000                 |             | 01,000,110               | 12.0      | 01,701,770              | 20.0     |
| EXPENSE   | 304,255,576   | 326,379,074   | 7.3                         | 363,263,810                | 11.3        | 400,060,214              | 10.1      | 191,649,108             | -4.2     |
| NON-INTEREST INCOME:  |   |   |                             |                            |             |                          |           |                         |          |
| Fee Income  | 123,940,981   | 127,815,428   | 3.1                         | 134,379,728                | 5.1         | 135,034,742              | 0.5       | 55,389,593              | -18.0    |
| Other Operating Income  | 154,918,028   | 150,424,678   | -2.9                        | 165,196,370                | 9.8         | 177,453,143              | 7.4       | 102,629,394             | 15.7     |
| Gain (Loss) on Investments  | 2,543,420   | -540,993  | -121.3                      | 4,038,696                  | 846.5       | N/A                      |           | N/A                     |          |
| Gain (Loss) on Equity Securities (DO NOT include Gain   |   |   |                             |                            |             |                          |           |                         |          |
| (Loss) on other securities)   | N/A   | N/A   |                             | N/A                        |             | 1,860                    |           | -951                    | -202.3   |
| Gain (Loss) on Other Securities (DO NOT include   |   |   |                             |                            |             |                          |           |                         |          |
| Gain or Loss on Equity Securities)  | N/A   | N/A   |                             | N/A                        |             | 12,622,918               |           | 2,928,620               |          |
| Gain (Loss) on Non-Trading Derivatives  | 284   |   | ######                      | 334                        | 101.0       | 5,849,973                |           | 7,212,495               |          |
| Gain (Loss) on Disposition of Assets  | 198,265   |   |                             | -3,297,718                 | -516.7      | 1,800,200                |           | -465,967                | _        |
| Gain from Bargain Purchase (Merger)   | 0 044 700   |   | ,, .                        | 0                          | N/A         | 0                        | -         | 0                       |          |
| Other Non-Oper Income/(Expense)   | 3,814,760   |   |                             | 8,530,819                  | 149.4       | 6,115,471                | -28.3     | 631,121                 |          |
| NCUSIF Stabilization Income TOTAL NON-INTEREST INCOME   | 0   |   | N/A<br>-9.0                 | 200 040 220                | N/A<br>18.9 | 338,878,307              | -         | 169 334 305             |          |
| NON-INTEREST EXPENSE  | 285,415,738   | 259,858,861   | -9.0                        | 308,848,229                | 10.9        | 330,070,307              | 9.7       | 168,324,305             | -0.7     |
| Total Employee Compensation & Benefits  | 252,268,431   | 264,309,396   | 4.8                         | 290,288,984                | 9.8         | 306,462,354              | 5.6       | 162,290,617             | 5.9      |
| Travel, Conference Expense  | 4,498,715   |   |                             | 5,473,314                  | 18.0        | 5,769,374                |           | 1,766,218               |          |
| Office Occupancy  | 34,699,011  | 36,216,580  | -                           |                            | 7.7         | 41,365,602               |           | 21,352,841              |          |
| Office Operation Expense  | 104,990,744   |   |                             | , ,                        | 6.6         | 120,724,804              |           | 63,095,009              |          |
| Educational and Promotion   | 16,336,311  | 18,614,724  |                             | , ,                        | 8.8         | 26,559,082               |           | 13,482,809              |          |
| Loan Servicing Expense  | 38,722,741  | 37,441,949  |                             |                            | 8.1         | 41,551,900               |           | 21,989,837              |          |
| Professional, Outside Service   | 34,546,711  | 37,649,154  | _                           | , ,                        | 14.9        | 47,027,923               |           | 26,235,913              |          |
| Member Insurance 1  | N/A   | N/A   |                             | 45,245,327<br>N/A          | 14.5        | N/A                      |           | N/A                     | 1        |
| Member Insurance - NCUSIF Premium <sup>2</sup>  | 271   | 0   |                             | 1,300                      | N/A         | 5,045                    |           | 1,941                   |          |
| Member Insurance - Temporary Corporate  | 2/1   | 0   | -100.0                      | 1,300                      | IN/A        | 5,045                    | 200.1     | 1,941                   | -23.1    |
| CU Stabilization Fund <sup>3</sup>  | 0   | 0   | N/A                         | 0                          | N/A         | N/A                      |           | N/A                     |          |
| Member Insurance - Other  | 176,686   | _   |                             |                            | -26.5       | 142,687                  |           | 77,246                  |          |
| Operating Fees  | 1,608,177   |   | +                           |                            | 3.6         | 1,919,248                |           | 979,562                 |          |
| Misc Operating Expense  | 20,024,651  | 21,147,398  |                             |                            | 18.7        | 28,032,012               |           | 15,067,050              |          |
| TOTAL NON-INTEREST EXPENSE  | 507,872,449   |   |                             |                            | 9.6         | 619,560,031              | 7.0       | 326,339,043             |          |
| NET INCOME (LOSS) EXCLUDING STABILIZATION   | 001,012,110   | 020,100,014   | 7.0                         | 070,010,000                | 0.0         | 010,000,001              | 7.0       | 020,000,040             | 0.0      |
| EXPENSE AND NCUSIF PREMIUMS */4   | 81,799,136  | 58,048,061  | -29.0                       | 93,093,530                 | 60.4        | N/A                      |           | N/A                     |          |
| NET INCOME (LOSS)   | 81,798,865  |   |                             | , ,                        | 60.4        | 119,378,490              |           | 33,634,370              |          |
| RESERVE TRANSFERS:  | 0.,.00,000  | 33,013,001  |                             | 00,002,200                 |             | 110,010,100              |           | 30,00 .,0.0             |          |
| Transfer to Regular Reserve   | 168,319   | 186,662   | 10.9                        | 939,340                    | 403.2       | 484,677                  | -48.4     | 72,110                  | -70.2    |
| * All Income/Expense amounts are year-to-date while the related % change r  |   |   |                             | 222,010                    |             | ,                        |           | ,                       |          |
| # Means the number is too large to display in the cell  |   |   |                             |                            |             |                          |           |                         |          |
| <sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF P   | remium Expense.   | Ш   | 1                           | ı                          |             |                          | '         |                         | 1        |
| <sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium E   |   |   |                             |                            |             |                          |           |                         | 1        |
| <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilizar   | -   | the NCUSIF Premium Exi  | pense. For                  | September 2009 and for     | vard,       |                          |           |                         |          |
| this account only includes only the Temporary Corporate CU Stabilization E  |   |   |                             |                            | •           |                          |           |                         |          |
| <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Befor  | e NCUSIF Stabilization Ex                                     | pense. From December 2  | 010 forwar                  | d, NCUSIF Stabilization In | come, if ar | ny, is excluded.         |           |                         | 7. IncEx |

|  |                        | Delinquent Loan Inf    | ormation     | 1                       |               |                         |            |                       |                |
|--|------------------------|------------------------|--------------|-------------------------|---------------|-------------------------|------------|-----------------------|----------------|
| Return to cover  | <u>'</u>               | For Charter :          |              |                         |               |                         |            |                       |                |
| 09/10/2020   |                        | Count of CU :          | 97           |                         |               |                         |            |                       |                |
| CU Name: N/A   |                        | Asset Range :          |              |                         |               |                         |            |                       |                |
| Peer Group: N/A  |                        |                        |              | Nation * Peer Grou      | p: All * Sta  | ate = 'MO' * Type Ir    | ncluded:   | Federally Insured S   | tate           |
|  | Count of               | CU in Peer Group :     | N/A          |                         |               |                         |            |                       |                |
|  | Dec-2016               | Dec-2017               | % Chg        | Dec-2018                | % Cha         | Dec-2019                | % Cha      | Jun-2020              | % Chg          |
| DELINQUENCY SUMMARY - ALL LOAN TYPES 1   | Dec-2016               | Dec-2017               | ∕₀ City      | Dec-2016                | ∕₀ City       | Dec-2015                | ∕₀ City    | Juli-2020             | ∕₀ City        |
| Amount of Loans in Non-Accrual Status  | N/A                    | N/A                    |              | N/A                     |               | 80,572,848              |            | 31,931,123            | -60.4          |
| 30 to 59 Days Delinquent   | 114,313,762            |                        |              |                         | -9.2          | 124,061,856             |            |                       | -53.6          |
| 60 to 179 Days Delinquent  | 49,018,434             | 54,066,920             |              |                         | 13.5          | 54,830,599              |            | 39,080,775            | -28.7          |
| 180 to 359 Days Delinquent   | 9,844,679              |                        |              |                         |               | 11,247,026              |            |                       | -5.5           |
| > = 360 Days Delinquent  | 5,337,491              | 4,505,673              | -15.6        |                         | 29.7          | 5,439,618               | -6.9       |                       | -14.5          |
| Total Del Loans - All Types (> = 60 Days)  | 64,200,604             | 71,766,673             | 11.8         | 77,548,413              | 8.1           | 71,517,243              | -7.8       | 54,356,013            | -24.0          |
| % Delinquent Loans / Total Loans   | 0.77                   | 0.79                   | 2.4          | 0.79                    | -0.6          | 0.68                    | -13.8      | 0.49                  | -27.3          |
| DELINQUENT LOANS BY CATEGORY:  |                        |                        |              |                         |               |                         |            |                       |                |
| Unsecured Credit Card Loans  |                        |                        |              |                         |               |                         |            |                       |                |
| 30 to 59 Days Delinquent   | 6,531,434              | 8,215,421              |              |                         | -39.9         | 4,452,833               |            |                       | -51.8          |
| 60 to 179 Days Delinquent  | 3,723,996              |                        | +            |                         | -9.4          | 4,396,823               |            | 3,548,777             | -19.3          |
| 180 to 359 Days Delinquent   | 385,744                |                        |              |                         | -13.5         | 300,278                 |            | 249,099               | -17.0          |
| >= 360 Days Delinquent   | 2,981                  | 19,786                 |              | 14,657                  | -25.9         | 88,309                  |            |                       | -4.8           |
| Total Del Credit Card Lns (> = 60 Days)  %Credit Cards DQ >= 60 Days / Total Credit Card Loans | 4,112,721              | 5,384,659              |              |                         | -9.8<br>-12.2 | 4,785,410               |            |                       | -18.9<br>-10.1 |
| Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)                                  | 0.92                   | 1.18                   | 29.0         | 1.04                    | -12.2         | 1.01                    | -2.7       | 0.91                  | -10.1          |
| 30 to 59 Days Delinquent   | 0                      | 0                      | N/A          | 0                       | N/A           | 0                       | N/A        | 0                     | N/A            |
| 60 to 179 Days Delinquent  | 0                      |                        |              | 0                       |               | 0                       |            | 0                     |                |
| 180 to 359 Days Delinquent   | 0                      |                        |              | 0                       |               | 0                       |            | 0                     |                |
| > = 360 Days Delinquent  | 0                      |                        |              | 0                       |               | 0                       |            | 0                     |                |
| Total Del PAL Lns (> = 60 Days)  | 0                      | 0                      |              | 0                       | N/A           | 0                       | N/A        | 0                     | N/A            |
| %PAL Loans DQ >= 60 Days / Total PAL Loans   | 0.00                   |                        |              | 0.00                    | N/A           | 0.00                    |            | 0.00                  | N/A            |
| Non-Federally Guaranteed Student Loans   |                        |                        |              |                         |               |                         |            |                       |                |
| 30 to 59 Days Delinquent   | 526,705                | 623,289                | 18.3         | 721,294                 | 15.7          | 345,615                 | -52.1      | 83,901                | -75.7          |
| 60 to 179 Days Delinquent  | 611,166                | 523,893                | -14.3        | 539,953                 | 3.1           | 352,621                 | -34.7      | 256,580               | -27.2          |
| 180 to 359 Days Delinquent   | 16,086                 | 54,385                 | 238.1        | 1,680                   | -96.9         | 10,145                  | 503.9      | 5,048                 | -50.2          |
| > = 360 Days Delinquent  | 30,643                 | 19,548                 |              |                         | -6.2          | 0                       | -100.0     | 0                     | N/A            |
| Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)                                 | 657,895                | 597,826                | -9.1         | 559,971                 | -6.3          | 362,766                 | -35.2      | 261,628               | -27.9          |
| %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total                          |                        |                        |              |                         |               | 0.70                    |            | 0.50                  |                |
| Non-Federally Guaranteed Student Loans   | 1.28                   | 1.09                   | -14.7        | 0.99                    | -10.0         | 0.76                    | -23.2      | 0.56                  | -26.1          |
| New Vehicle Loans  | 14,414,851             | 16,110,931             | 11.0         | 17,144,506              | 6.4           | 46 OFF 000              | F 2        | 8,057,511             | -50.4          |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent  | 4,697,164              | 6,410,859              | +            |                         | 6.4<br>20.3   | 16,255,880<br>6,903,799 |            | 5,861,465             | -15.1          |
| 180 to 359 Days Delinquent   | 756,553                | 936,510                |              | 1,164,607               | 24.4          | 744,085                 |            | 1,198,806             | 61.1           |
| > = 360 Days Delinquent  | 269,700                | 230,330                |              |                         | 6.8           | 124,105                 |            | 146,705               | 18.2           |
| Total Del New Vehicle Lns (> = 60 Days)  | 5,723,417              | 7,577,699              |              |                         | 20.4          | 7,771,989               |            | 7,206,976             | -7.3           |
| %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | 0.54                   |                        | +            |                         | 4.2           | 0.54                    |            |                       | -2.8           |
| Used Vehicle Loans   |                        |                        |              |                         |               |                         |            |                       |                |
| 30 to 59 Days Delinquent   | 43,757,951             | 51,920,810             | 18.7         | 45,905,226              | -11.6         | 46,596,833              | 1.5        | 24,354,499            | -47.7          |
| 60 to 179 Days Delinquent  | 20,875,319             | 21,671,087             | 3.8          | 20,735,621              | -4.3          | 21,111,749              | 1.8        | 14,657,451            | -30.6          |
| 180 to 359 Days Delinquent   | 4,505,950              | 5,223,709              | 15.9         | 4,819,628               | -7.7          | 3,214,353               | -33.3      | 4,086,395             | 27.1           |
| > = 360 Days Delinquent  | 734,713                | 1,027,184              |              | 820,952                 | -20.1         | 359,953                 |            | 505,758               | 40.5           |
| Total Del Used Vehicle Lns (> = 60 Days)   | 26,115,982             | 27,921,980             |              |                         | -5.5          | 24,686,055              |            | 19,249,604            | -22.0          |
| %Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans                                       | 1.00                   | 0.97                   | -3.1         | 0.85                    | -12.4         | 0.75                    | -12.3      | 0.57                  | -24.1          |
| % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used                                 |                        |                        | 1            |                         |               |                         |            |                       |                |
| Vehicle Loans  | 0.87                   | 0.87                   | -0.1         | 0.79                    | -9.2          | 0.69                    | -13.0      | 0.56                  | -18.9          |
|  |                        |                        |              |                         |               |                         |            |                       |                |
| Leases Receivable  |                        |                        |              |                         |               |                         |            |                       |                |
| 30 to 59 Days Delinquent   | 0                      |                        |              | 0                       |               | 0                       |            | 0                     |                |
| 60 to 179 Days Delinquent  | 0                      |                        |              | 0                       |               | 0                       |            | 0                     |                |
| 180 to 359 Days Delinquent > = 360 Days Delinquent   | 0                      |                        |              | 0                       |               | 0                       |            | 0                     |                |
| Total Del Leases Receivable (> = 60 Days)  | 1                      | 0                      | N/A<br>N/A   | 0                       | N/A           | 0                       | N/A<br>N/A | 0                     | N/A            |
| %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable                             | 0.00                   | 0.00                   |              | 0.00                    |               | 0.00                    |            | 0.00                  |                |
| All Other Loans <sup>2</sup>   | 0.00                   | 3.00                   | IN/A         | 0.00                    | IN//A         | 0.00                    | INA        | 0.00                  | IN/A           |
| 30 to 59 Days Delinquent   | 9,100,641              | 8,495,874              | -6.6         | 8,344,958               | -1.8          | 10,487,289              | 25.7       | 4,657,784             | -55.6          |
| 60 to 179 Days Delinquent  | 4,960,731              | 7,341,415              |              |                         |               | 6,602,037               |            |                       |                |
| 180 to 359 Days Delinquent   | 1,240,462              |                        |              |                         |               | 1,086,761               |            |                       | -5.3           |
| > = 360 Days Delinquent  | 777,247                |                        | 1            |                         |               | 467,575                 |            |                       | -14.1          |
| Total Del All Other Loans (> = 60 Days)  | 6,978,440              |                        |              | 9,230,022               | -12.8         | 8,156,373               |            |                       | -27.0          |
| %All Other Loans >= 60 Days / Total All Other Loans  | 0.98                   |                        |              |                         |               | 0.93                    |            |                       |                |
| # Means the number is too large to display in the cell   |                        |                        |              |                         |               |                         |            |                       |                |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the deli  | nquency reporting requ | irements for troubled  | debt restruc | ctured (TDR) loans. Thi | is policy ch  | ange may result in a    |            |                       |                |
| decline in delinquent loans reported as of June 2012.  |                        |                        |              |                         |               |                         |            |                       |                |
| <sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013.     | Delinquent New/Used A  | Auto Loans are no long | er included  | d in "All Other Loans"  |               |                         | 18         | Delinquent Loan Infor | mation 1       |

|   |                         | Delinquent Loan Inf                              | ormation     | 2                      |             |                     |          |  |           |
|---|-------------------------|--|--------------|------------------------|-------------|---------------------|----------|--|-----------|
| Return to cover   | -                       | For Charter :                                    | N/A          | _                      |             |                     |          |  |           |
| 09/10/2020  |                         | Count of CU:                                     | 97           |                        |             |                     |          |  |           |
| CU Name: N/A  |                         | Asset Range :                                    |              |                        |             |                     |          |  |           |
| Peer Group: N/A   |                         | Criteria :                                       | Region:      | Nation * Peer Grou     | ip: All * S | state = 'MO' * Type | Included | Federally Insured  | State     |
|   | Count of                | CU in Peer Group :                               | N/A          |                        |             |                     |          |  |           |
|   |                         |  |              |                        |             |                     | a. a.    |  |           |
| DELINQUENT LOANS BY CATEGORY 1  | Dec-2016                | Dec-2017   | % Chg        | Dec-2018               | % Chg       | Dec-2019            | % Chg    | Jun-2020   | % Chg     |
| ALL REAL ESTATE LOANS   |                         |  |              |                        |             |                     |          |  |           |
| 30 to 59 Days Delinquent  | 39,982,180              | 43,566,195                                       | 9.0          | 39,995,751             | -8.2        | 45,923,406          | 14.8     | 18,309,954   | -60.1     |
| 60 to 179 Days Delinquent   | 14,150,058              |  | -6.7         | 20,142,895             | 52.5        | 15,463,570          | -23.2    | 10,237,173   |           |
| 180 to 359 Days Delinquent  | 2,939,884               |  | 39.3         | 3,016,614              | -26.3       | 5,891,404           | 95.3     | 4,054,290  |           |
| > = 360 Days Delinquent   | 3,522,207               |  | -32.0        | 4,243,003              | 77.3        | 4,399,676           | 3.7      | 3,513,593  |           |
| Total Del Real Estate Loans (> = 60 Days)   | 20,612,149              |  | -4.4         | 27,402,512             | 39.1        | 25,754,650          | -6.0     | 17,805,056   |           |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans   | 1.78                    |  | -3.0         | 1.69                   | -1.9        | 1.63                | -3.5     | 0.76   | -53.7     |
| % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years                                       | 0.60                    | 0.54   | -11.2        | 0.69                   | 28.1        | 0.59                | -14.7    | 0.37   | -36.4     |
| 30 to 59 Days Delinquent  | 24,323,088              | 21,722,723                                       | -10.7        | 18,918,175             | -12.9       | 24,348,405          | 28.7     | 6,431,695  | -73.6     |
| 60 to 179 Days Delinquent   | 7,739,332               |  | -19.6        | 10,200,029             | 63.9        | 8,155,939           | -20.0    | 5,801,300  |           |
| 180 to 359 Days Delinquent  | 1,359,605               |  | 62.4         | 2,285,381              | 3.5         | 4,232,449           | 85.2     | 2,129,664  |           |
| > = 360 Days Delinquent   | 2,790,054               | 1,818,660  | -34.8        | 2,844,356              | 56.4        | 2,396,453           | -15.7    | 1,346,394  | -43.8     |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)   | 11,888,991              | 10,251,776                                       | -13.8        | 15,329,766             | 49.5        | 14,784,841          | -3.6     | 9,277,358  | -37.3     |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total<br>1st Mtg Fixed and Hybrid/Balloons > 5 yrs                                   | 0.67                    | 0.58   | -13.7        | 0.80                   | 37.6        | 0.70                | -12.1    | 0.37   | -47.2     |
| 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years  | 2.01                    | 2.00   |              | 2.00                   | 21.10       | 2.70                |          | 2.01   |           |
| 30 to 59 Days Delinquent  | 9,695,718               | 14,656,618                                       | 51.2         | 13,752,148             | -6.2        | 13,928,741          | 1.3      | 8,449,837  | -39.3     |
| 60 to 179 Days Delinquent   | 4,398,770               | 3,289,141  | -25.2        | 5,586,531              | 69.8        | 3,946,712           | -29.4    | 1,831,375  | -53.6     |
| 180 to 359 Days Delinquent  | 1,004,690               | 1,028,961  | 2.4          | 285,171                | -72.3       | 700,678             | 145.7    | 932,613  | 33.1      |
| > = 360 Days Delinquent   | 506,240                 | 128,960  | -74.5        | 926,779                | 618.7       | 1,380,438           | 49.0     | 1,296,419  | -6.1      |
| Total Del 1st Mtg Adj Rate Lns (> = 60 Days)  | 5,909,700               | 4,447,062  | -24.7        | 6,798,481              | 52.9        | 6,027,828           | -11.3    | 4,060,407  | -32.6     |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 |                         |  |              |                        |             |                     |          |  |           |
| yrs Other Real Estate Fixed Rate/Hybrid/Balloon   | 0.87                    | 0.54   | -37.6        | 0.79                   | 44.4        | 0.64                | -18.2    | 0.44   | -31.8     |
| 30 to 59 Days Delinquent  | 3,173,860               | 3,013,392  | -5.1         | 2,011,967              | -33.2       | 1,880,086           | -6.6     | 1,230,995  | -34.5     |
| 60 to 179 Days Delinquent   | 477,045                 | 2,622,741  | 449.8        | 1,222,044              | -53.4       | 879,658             | -28.0    | 1,046,110  | 18.9      |
| 180 to 359 Days Delinquent  | 164,137                 | 510,509  | 211.0        | 83,489                 | -83.6       | 349,436             | 318.5    | 460,991  | 31.9      |
| > = 360 Days Delinquent   | 62,221                  | 328,584  | 428.1        | 365,590                | 11.3        | 182,090             | -50.2    | 828,914  |           |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)  %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total                        | 703,403                 | 3,461,834  | 392.2        | 1,671,123              | -51.7       | 1,411,184           | -15.6    | 2,336,015  | 65.5      |
| Other RE Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate   | 0.32                    | 0.95   | 192.0        | 0.69                   | -27.1       | 0.46                | -33.0    | 0.76   | 64.8      |
| 30 to 59 Days Delinquent  | 2,789,514               | 4,173,462  | 49.6         | 5,313,461              | 27.3        | 5,766,174           | 8.5      | 2,197,427  | -61.9     |
| 60 to 179 Days Delinquent   | 1,534,911               | 1,071,159  | -30.2        | 3,134,291              | 192.6       | 2,481,261           | -20.8    | 1,558,388  | -37.2     |
| 180 to 359 Days Delinquent  | 411,452                 | 347,119  | -15.6        | 362,573                | 4.5         | 608,841             | 67.9     | 531,022  | -12.8     |
| > = 360 Days Delinquent   | 163,692                 | 117,357  | -28.3        | 106,278                | -9.4        | 440,695             | 314.7    | 41,866   |           |
| Total Del Other RE Adj Rate Lns (> = 60 Days)   | 2,110,055               | 1,535,635  | -27.2        | 3,603,142              | 134.6       | 3,530,797           | -2.0     | 2,131,276  | -39.6     |
| %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other<br>RE Adjustable Rate Loans   | 0.28                    | 0.22   | -24.3        | 0.20                   | 76.1        | 0.34                | -9.8     | 0.24   | 20.2      |
| COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2   | 0.20                    | 0.22   | -24.3        | 0.38                   | 70.1        | 0.34                | -9.0     | 0.21   | -39.3     |
| Member Commercial Loans Secured By RE   |                         |  |              |                        |             |                     |          |  |           |
| 30 to 59 Days Delinquent  | 3,873,510               | 2,903,581  | -25.0        | 3,466,825              | 19.4        | 4,245,552           | 22.5     | 4,354,201  | 2.6       |
| 60 to 179 Days Delinquent   | 667,289                 |  | 225.6        | 3,580,664              | 64.8        | 777,477             | -78.3    | 1,592,088  |           |
| 180 to 359 Days Delinquent  | 001,203                 |  | N/A          | 449,549                | N/A         | 2,598,528           | 478.0    | 76,936   |           |
| > = 360 Days Delinquent   | 462,890                 | _  |              | 19,977                 | N/A         | 0                   | -100.0   | 138,409  |           |
| Total Del Member Commercial Loans Secured by RE (> = 60 Days)   | 1,130,179               |  | 92.3         | 4,050,190              | 86.4        | 3,376,005           | -16.6    | 1,807,433  |           |
| %Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total<br>Member Commercial Loans Secured by RE   | 0.34                    | 0.78   | 128.0        | 1.21                   | 54.6        | 0.80                | -34.2    | 0.39   | -50.4     |
| Member Commercial Loans NOT Secured By RE   | 2.01                    | 5.70   |              |                        | 20          | 2.00                |          | 2.00   |           |
| 30 to 59 Days Delinquent  | 339,619                 | 297,415  | -12.4        | 127,751                | -57.0       | 436,177             | 241.4    | 407,198  | -6.6      |
| 60 to 179 Days Delinquent   | 106,554                 | 117,100  | 9.9          | 152,122                | 29.9        | 160,478             | 5.5      | 283,187  |           |
| 180 to 359 Days Delinquent  | 63,957                  | 16,918   | -73.5        | 0                      |             | 5,651               | N/A      | 29,927   | 429.6     |
| > = 360 Days Delinquent   | 394,105                 | 312,344  | -20.7        | 227,924                | -27.0       | 136,461             | -40.1    | 0  |           |
| Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)  | 564,616                 | 446,362  | -20.9        | 380,046                | -14.9       | 302,590             | -20.4    | 313,114  | 3.5       |
| %Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total<br>Member Commercial Loans NOT Secured By RE   | 3.02                    | 1.53   | -49.3        | 1.18                   | -23.2       | 0.60                | -49.0    | 0.43   | -27.7     |
| NonMember Commercial Loans Secured By RE  | 0.02                    |  |              | 1.10                   |             | 5.00                |          | 0.40   |           |
| 30 to 59 Days Delinquent  | 0                       | 0  | N/A          | 0                      | N/A         | 0                   | N/A      | 0  | N/A       |
| 60 to 179 Days Delinquent   | 0                       |  | N/A          | 0                      | N/A         | 0                   |          | 0  |           |
| 180 to 359 Days Delinquent  | 0                       |  | N/A          | 0                      | N/A         | 0                   | N/A      | 0  |           |
| > = 360 Days Delinquent   | 0                       |  | N/A          | 0                      | N/A         | 0                   | N/A      | 0  |           |
| Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)   | 0                       |  | N/A          | 0                      | N/A         | 0                   | N/A      | 0  | N/A       |
| %NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total   |                         |  |              |                        |             |                     |          |  |           |
| NonMember Commercial Loans Secured by RE  | 0.00                    | 0.00   | N/A          | 0.00                   | N/A         | 0.00                | N/A      | 0.00   | N/A       |
| NonMember Commercial Loans NOT Secured By RE  |                         | <del>                                     </del> |              |                        |             |                     |          |  |           |
| 30 to 59 Days Delinquent  | 0                       |  | N/A          | 0                      | N/A         | 0                   | N/A      | 0  |           |
| 60 to 179 Days Delinquent   | 0                       |  | N/A          | 0                      | N/A         | 0                   |          | 0  |           |
| 180 to 359 Days Delinquent  | 0                       |  |              | 0                      |             | 0                   |          | 0  |           |
| > = 360 Days Delinquent  Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured   | 0                       |  | N/A          | 0                      | N/A         | 0                   |          | 0  |           |
| NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /  | 0                       | 0  | N/A          | 0                      | N/A         | 0                   | N/A      | 0  | N/A       |
| Total NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE                                 | 0.00                    | 0.00   | N/A          | 0.00                   | N/A         | 0.00                | N/A      | 0.00   | N/A       |
| # Means the number is too large to display in the cell  | 5.00                    | 0.00   | 13//3        | 5.00                   | 14/4        | 0.00                | 13//     | 5.00   | 19/0      |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency rep  | orting requirements for | or troubled debt restruct                        | ured (TDR    | ) loans.               |             |                     |          |  |           |
| This policy change may result in a decline in delinquent loans reported as of June 2012.  | 5 ,                     |  | ,            |                        |             |                     |          |  |           |
| 20  |                         |  | in not       |                        | -41         |                     |          | Della mare della d |           |
| Reporting requirements for loans were changed with September 2017 cycle to accommodate the  | e regulatory definition | or commercial loans. Th                          | is policy ch | nange may cause fluctu | auons tron  | prior cycles.       | 9.       | Delinquent Loan Info   | rmation 2 |

| Loar   | Losses, Bankrupto                       | y Information, and T       | roubled        | Debt Restructured L     | oans           |                          |                 |                        |                |
|--|---|----------------------------|----------------|-------------------------|----------------|--------------------------|-----------------|------------------------|----------------|
| Return to cover  | •                                       | For Charter :              | N/A            |                         |                |                          |                 |                        |                |
| 09/10/2020   |   | Count of CU:               |                |                         |                |                          |                 |                        | igsquare       |
| CU Name: N/A   |   | Asset Range :              |                |                         |                |                          | <u> </u>        |                        |                |
| Peer Group: N/A  | Count o                                 | f CU in Peer Group :       |                | : Nation * Peer Group   | : All * St     | ate = 'MO' * Type Inc    | luded: F        | ederally insured Stat  | e Credit       |
|  |   | l common croup.            | 1071           |                         |                |                          |                 |                        |                |
|  | Dec-2016                                | Dec-2017                   | % Chg          | Dec-2018                | % Chg          | Dec-2019                 | % Chg           | Jun-2020               | % Chg          |
|  |   |                            |                |                         |                |                          |                 |                        |                |
| LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)   |   |                            |                |                         |                |                          |                 |                        |                |
| * Total Loans Charged Off  | 62,312,755                              |                            | 11.0           |                         | 9.5            | 80,096,118               | 5.7             |                        |                |
| * Total Loans Recovered * NET CHARGE OFFS (\$\$)   | 10,390,825<br>51,921,930                | 11,165,036<br>58,030,341   | 7.5<br>11.8    |                         | 5.4<br>10.3    | 13,249,459<br>66,846,659 | 12.6<br>4.4     |                        | 6.0<br>-21.2   |
| ***%Net Charge-Offs / Average Loans  | 0.65                                    |                            | 3.2            |                         | 1.3            | 0.66                     | -3.1            |                        |                |
| Total Del Loans & *Net Charge-Offs 1   | 116,122,534                             | 129,797,014                | 11.8           |                         | 9.1            | 138.363.902              | -2.3            |                        |                |
| Combined Delinquency and Net Charge Off Ratio <sup>1</sup>   | 1.42                                    |                            | 2.8            |                         | 0.3            | 1.34                     | -8.8            |                        |                |
| LOAN LOSS SUMMARY BY LOAN TYPE   |   |                            |                |                         |                |                          |                 |                        |                |
| * Unsecured Credit Card Lns Charged Off  | 11,409,647                              | 12,725,096                 | 11.5           |                         |                | 14,947,985               | 9.3             |                        | -4.9           |
| * Unsecured Credit Card Lns Recovered  | 2,085,644                               | 2,077,555                  | -0.4           |                         | -0.8           | 2,392,491                | 16.1            |                        |                |
| * NET UNSECURED CREDIT CARD C/Os   | 9,324,003                               | 10,647,541                 | 14.2           |                         | 9.1            | 12,555,494               | 8.1             |                        |                |
| **Net Charge Offs - Credit Cards / Avg Credit Card Loans   | 2.11                                    | 2.36                       | 11.7           |                         | 6.9            | 2.67                     | 6.0             |                        |                |
| * Non-Federally Guaranteed Student Loans Charged Off  * Non-Federally Guaranteed Student Loans Recovered         | 12,473<br>1,500                         | 32,003                     | 156.6<br>124.9 |                         | 578.1          | 8,799,744<br>17,200      |                 |                        |                |
| * Non-Federally Guaranteed Student Loans Recovered  * Net Non-Federally Guaranteed Student Loans C/Os            | 1,500                                   | 3,374<br>28,629            | 160.9          |                         | 104.5<br>633.9 | 8,782,544                |                 |                        |                |
| ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-   | 10,973                                  | 20,029                     | 100.8          | 210,100                 | 555.9          | 0,702,044                | 4,000.0         | 212,300                | -30.2          |
| Federally Guaranteed Student Loans   | 0.02                                    | 0.05                       | 144.7          | 0.38                    | 597.3          | 16.77                    | 4,346.6         | 0.90                   | -94.7          |
| * Total 1st Mortgage RE Loan/LOCs Charged Off  | 1,572,935                               | 936,499                    | -40.5          | 306,579                 | -67.3          | 376,460                  | 22.8            | 242,425                | 28.8           |
| * Total 1st Mortgage RE Loans/LOCs Recovered   | 563,107                                 | 675,834                    | 20.0           | 67,765                  | -90.0          | 59,740                   | -11.8           | 42,505                 | 42.3           |
| * NET 1st MORTGAGE RE LOANS/LOCs C/Os  | 1,009,828                               | 260,665                    | -74.2          | 238,814                 | -8.4           | 316,720                  | 32.6            | 199,920                | 26.2           |
| ** Net Charge Offs - 1st Mortgage RE Loans/LOCs  | 0.04                                    | 0.04                       | 75.0           | 0.04                    | 440            | 0.04                     | 00.4            | 0.04                   | 40.7           |
| / Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off   | 0.04<br>1.412.473                       | 0.01<br>1,135,361          | -75.3<br>-19.6 |                         | -14.2<br>35.7  | 0.01<br>708,413          | -54.0           | 0.01<br>235,533        | 13.7<br>-33.5  |
| * Total Other RE Loans/LOCs Recovered  | 415,150                                 | 574,514                    | 38.4           |                         | 35.7           | 810,947                  | 35.8            |                        | -45.3          |
| * NET OTHER RE LOANS/LOCs C/Os   | 997,323                                 | 560,847                    | -43.8          |                         | 68.2           | -102,534                 | -110.9          |                        | 127.0          |
| **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  | 0.11                                    | 0.06                       | -48.3          |                         | 50.9           | -0.01                    | -109.8          |                        |                |
| * Total Real Estate Loans Charged Off  | 2,985,408                               | 2,071,860                  | -30.6          |                         | -10.9          | 1,084,873                | -41.3           |                        |                |
| * Total Real Estate Lns Recovered  | 978,257                                 | 1,250,348                  | 27.8           | 664,756                 | -46.8          | 870,687                  | 31.0            | 264,216                | -39.3          |
| * NET Total Real Estate Loan C/Os  | 2,007,151                               | 821,512                    | -59.1          | 1,182,176               | 43.9           | 214,186                  | -81.9           |                        |                |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans   | 0.06                                    | 0.02                       | -61.3          |                         | 33.1           | 0.01                     | -83.4           |                        | 82.4           |
| * Total TDR 1st & Other Real Estate Lns Charged Off  | 236,040                                 | 281,000                    | 19.0           |                         | -61.0          | 148,302                  | 35.5            |                        | -100.0         |
| * Total TDR 1st & Other Real Estate Lns Recovered  *NET TDR Real Estate C/Os                                     | 41,025<br>195,015                       | 3,888<br>277,112           | -90.5<br>42.1  |                         | -94.4<br>-60.6 | 2,565<br>145,737         | 1,071.2<br>33.4 |                        |                |
| ** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans   | 0.42                                    | 0.67                       | 60.3           |                         | -56.9          | 0.40                     | 39.1            | -2,734                 |                |
| * Total Leases Receivable Charged Off  | 0.42                                    |                            | N/A            |                         |                | 0.40                     |                 |                        |                |
| * Total Leases Receivable Recovered  | 0                                       |                            | N/A            |                         |                | 0                        |                 | . ,                    |                |
| * NET LEASES RECEIVABLE C/Os   | 0                                       |                            | N/A            |                         | N/A            | 0                        |                 |                        |                |
| **Net Charge Offs - Leases Receivable / Avg Leases Receivable  | 0.00                                    | 0.00                       | N/A            | 0.00                    | N/A            | 0.00                     | N/A             | 0.00                   | N/A            |
| BANKRUPTCY SUMMARY   |   |                            |                |                         |                |                          |                 |                        | لـــــــا      |
| Number of Members Who Filed Chapter 7 YTD  | 1,994                                   | 2,132                      | 6.9            |                         | -13.5          | 1,864                    | 1.1             |                        |                |
| Number of Members Who Filed Chapter 13 YTD   | 2,229                                   | 2,496                      | 12.0           |                         | -46.3          | 1,556                    | 16.1            |                        | -65.9          |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD   | 1 | 2                          | 100.0          |                         | -              | 6                        |                 |                        |                |
| Total Number of Members Who Filed Bankruptcy YTD  Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12) | 4,224<br>40,907,653                     | 4,630<br>51,178,167        | 9.6<br>25.1    |                         | -30.7<br>-21.7 | 3,426<br>37,095,478      | 6.8<br>-7.5     |                        | -58.6<br>-54.2 |
| * All Loans Charged Off due to Bankruptcy YTD  | 10,875,279                              | 11,698,317                 | 7.6            |                         | -0.9           | 11,688,757               | 0.9             |                        |                |
| %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)   | 17.45                                   |                            | -3.1           |                         | -9.5           | 14.59                    | -4.6            |                        | -4.2           |
| REAL ESTATE FORECLOSURE SUMMARY  | 0                                       |                            |                | . 5.20                  | 2.0            |                          |                 | . 5.07                 |                |
| Real Estate Loans Foreclosed YTD   | 6,127,308                               | 4,655,897                  | -24.0          | 6,074,059               | 30.5           | 4,914,037                | -19.1           | 4,791,060              | -2.5           |
| Number of Real Estate Loans Foreclosed YTD   | 53                                      | 51                         | -3.8           | 67                      | 31.4           | 52                       | -22.4           | 26                     | -50.0          |
| TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING   |   |                            |                |                         |                |                          |                 |                        |                |
| TDR First Mortgage RE Loans  | 39,597,288                              |                            | -16.5          |                         | -0.9           | 28,952,337               | -11.6           |                        |                |
| TDR Other RE Loans   | 4,959,349                               | 4,601,826                  | -7.2           |                         | 3.2            | 5,601,360                |                 |                        | -4.3           |
| Total TDR First and Other RE Loans   | 44,556,637                              | 37,671,945                 | -15.5          | . ,,.                   | -0.4           | 34,553,697               | -7.9            |                        |                |
| TDR RE Loans Also Reported as Commercial Loans <sup>2</sup> TDR Consumer Loans (Not Secured by RE)               | 3,891,880<br>12,629,295                 |                            | -55.1<br>19.2  |                         | -64.4<br>28.9  | 2,139,600<br>20,807,539  |                 |                        |                |
| TDR Commercial Loans (Not Secured by RE) 2   | 589.826                                 |                            | -23.8          |                         |                | 136,461                  | -46.7           |                        |                |
| Total TDR First RE, Other RE, Consumer, and Commercial Loans   | 57,775,758                              |                            | -8.0           |                         |                |                          | -2.9            |                        |                |
| Total TDR Loans to Total Loans   | 0.70                                    |                            | -15.7          |                         |                |                          |                 |                        |                |
| Total TDR Loans to Net Worth   | 4.22                                    |                            | -11.5          |                         | 0.9            |                          |                 |                        |                |
| TDR portion of Allowance for Loan and Lease Losses   | 2,353,288                               | 1,595,453                  | -32.2          | 1,143,098               | -28.4          | 849,843                  | -25.7           | 1,493,723              | 75.8           |
| # Means the number is too large to display in the cell   |   |                            |                |                         |                |                          |                 |                        |                |
| *Amounts are year-to-date while the related %change ratios are annualized.                                       |   |                            |                |                         |                |                          |                 |                        |                |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annu                           | ualizing)                               |                            |                |                         |                |                          |                 |                        |                |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquence.            | uency reporting requiren                | nents for troubled debt re | structured     | (TDR) loans.            |                |                          |                 |                        |                |
| This policy change may result in a decline in delinquent loans reported as of June 2012                          |   |                            |                |                         |                |                          |                 |                        |                |
| <sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accomm                   | odate the regulatory de                 | finition of commercial loa | ns. This p     | oolicy change may cause |                | 40.1                     |                 | Danksuntau Infas: -+!  | • • TDC-       |
| fluctuations from prior cycles.  |   |                            |                |                         |                | TU. LOAI                 | ı Lusses,       | Bankruptcy Information | i, ox IUKS     |

| Return to cover<br>09/10/2020  |                            | For Charter :                | N/A          |                      |                |                        |                |                        |  |
|--|----------------------------|------------------------------|--------------|----------------------|----------------|------------------------|----------------|------------------------|--|
| 09/10/2020   |                            |                              |              |                      |                |                        |                |                        |  |
|  |                            | Count of CU:                 |              |                      |                |                        |                |                        |  |
| CU Name: N/A   |                            | Asset Range :                |              | N. C                 | A !! + O/ -!   |                        |                |                        | 111  |
| Peer Group: N/A  | 0                          |                              |              | Nation * Peer Group: | All ^ Sta      | te = 'MO' ^ Type Inclu | aea: Fea       | erally insured State C | realt  |
|  | Count                      | of CU in Peer Group :        | N/A          |                      |                |                        |                |                        |  |
|  | Dec-2016                   | Dec-2017                     | % Chg        | Dec-2018             | 0/ Cha         | Dec-2019               | 0/ Cha         | Jun-2020               | 9/ Cha   |
| INDIRECT LOANS OUTSTANDING   | Dec-2016                   | Dec-2017                     | % City       | Dec-2018             | % City         | Dec-2019               | % City         | Jun-2020               | % City   |
| Indirect Loans - Point of Sale Arrangement   | 1,125,064,400              | 1,198,767,390                | 6.6          | 1,456,242,598        | 21.5           | 1,435,141,228          | -1.4           | 1,454,898,812          | 1.4  |
| Indirect Loans - Outsourced Lending Relationship   | 632,540,482                |                              | 45.5         |                      | 10.6           | 1,107,196,339          | 8.8            |                        |  |
| Total Outstanding Indirect Loans   | 1,757,604,882              | 2,119,174,337                | 20.6         |                      | 16.8           | 2,542,337,567          | 2.8            |                        |  |
| %Indirect Loans Outstanding / Total Loans  | 21.20                      |                              |              |                      |                | 2,342,337,367          |                |                        |  |
| DELINQUENCY - INDIRECT LENDING 1   | 21.20                      | 23.40                        | 10.4         | 25.15                | 7.5            | 24.10                  | -3.9           | 23.21                  | -3.9   |
| 30 to 59 Days Delinquent   | 41,159,624                 | 45,799,234                   | 11.3         | 41,643,058           | -9.1           | 42,297,470             | 1.6            | 22,290,058             | -47.3  |
|  | 16.437.721                 |                              | 12.4         | 19.299.796           |                | 17,715,444             | -8.2           | 13,769,240             |  |
| 60 to 179 Days Delinquent<br>180 to 359 Days Delinquent  | 3,092,510                  | 18,483,881                   | 36.4         | ., ,                 |                | 2,264,978              |                | 2,777,689              |  |
| > = 360 Days Delinquent  | 440,764                    |                              | 55.5         |                      | -16.3          | 228,222                | -60.2          |                        |  |
| Total Del Indirect Lns (>= 60 Days)  |                            |                              |              |                      |                |                        |                | 280,518                |  |
| %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans   | 19,970,995                 |                              | 17.1         | 23,327,045           |                | 20,208,644             | -13.4          | 16,827,447             |  |
| . , , , , , , , , , , , , , , , , , , ,  | 1.14                       | 1.10                         | -2.9         | 0.94                 | -14.6          | 0.79                   | -15.7          | 0.66                   | -17.1  |
| LOAN LOSSES - INDIRECT LENDING  * Indirect Leans Charged Off   | 04.000.000                 | 00.040.447                   | F.0          | 05.045.707           | 44.0           | 05 400 757             | 4.0            | 40.044.007             | 40 -   |
| * Indirect Loans Charged Off  * Indirect Loans Recovered   | 21,863,602                 | 23,018,417                   | 5.3          |                      | 11.3           | 25,132,757             | -1.9           |                        | -13.7  |
|  | 2,431,942                  |                              | 18.4         |                      | 13.3           | 3,655,981              | 12.1           | 1,759,832              |  |
| * NET INDIRECT LOAN C/Os   | 19,431,660                 |                              | 3.6          |                      | 11.0           | 21,476,776             | -3.9           |                        |  |
| **%Net Charge Offs - Indirect Loans / Avg Indirect Loans  PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  | 1.18                       | 1.04                         | -11.9        | 0.97                 | -6.3           | 0.86                   | -12.0          | 0.71                   | -16.7  |
|  |                            |                              |              |                      |                |                        |                |                        |  |
| + CU Portion of Part. Lns Interests Retained): Consumer  | 46,017,164                 | 48,443,845                   | 5.3          | 41,693,507           | -13.9          | 65,286,465             | 56.6           | 66,489,368             | 1.8  |
| Non-Federally Guaranteed Student Loans   |                            |                              |              |                      |                |                        |                |                        |  |
| Real Estate  | 20,427,342                 |                              | 4.9          |                      | 12.9           | 11,101,152             | -54.1          | 10,332,744             |  |
|  | 19,487,929                 |                              | 184.8        |                      | 26.0           | 83,764,252             | 19.7           | 101,351,589            |  |
| Commercial Loans (excluding C&D) 2   | 23,070,816                 |                              |              |                      | 0.6            | 72,572,545             | 56.7           | 75,111,554             |  |
| Commercial Construction & Development <sup>2</sup>   | 3,733,828                  |                              |              | 5,923,111            | 76.5           | 4,183,187              | -29.4          | 14,154,501             |  |
| Loan Pools   | 106,562,650                |                              | -24.3        |                      |                | 72,452,098             | 38.2           | 70,863,788             |  |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  | 241,883,347                |                              | 5.6          |                      |                | 309,359,699            | 28.6           | 338,303,544            |  |
| %Participation Loans Outstanding / Total Loans   | 2.92                       |                              | -3.3         |                      |                | 2.94                   | 20.3           | 3.08                   |  |
| * Participation Loans Purchased YTD  | 70,873,971                 | 86,586,864                   | 22.2         | 52,128,086           | -39.8          | 134,686,404            | 158.4          | 79,604,970             | 18.2   |
| %Participation Loans Purchased YTD   |                            |                              |              |                      |                |                        |                |                        |  |
| / Total Loans Granted YTD  | 1.71                       | 1.97                         | 15.6         | 1.09                 | -44.7          | 2.48                   | 127.2          | 2.24                   | -9.5   |
| PARTICIPATION LOANS SOLD:  |                            |                              |              |                      |                |                        |                |                        | ــــــ   |
| Participation Loan Interests Sold AND/OR Serviced  | 50 404 700                 | 00.070.750                   | 00.0         | 444 407 404          | 44.5           | 444 444 000            | 00.5           | 454 740 004            |  |
| (Participants' Balance Outstanding )   | 58,461,732                 |                              |              |                      | 41.5           | 144,411,228            | 26.5           | 154,719,921            | 7.1<br>22.2                                      |
| Participation Loan Interests - Amount Retained (Outstanding)   | 25,826,138                 |                              | 12.8         |                      | 17.9           | 53,097,735             | 54.6           | 64,894,314             |  |
| * Participation Loans Sold YTD  ** %Participation Loans Sold YTD / Total Assets  | 17,167,306                 |                              | 164.5        |                      | 46.6           | 74,360,468             | 11.7           | 40,018,475             |  |
|  | 0.13                       | 0.34                         | 152.1        | 0.48                 | 41.1           | 0.49                   | 3.5            | 0.46                   | -0.1   |
| WHOLE LOANS PURCHASED AND SOLD:  | F 004 700                  |                              | 400.0        | 4 400 000            | N1/A           | 10.000.014             | 047.5          | 5,000,450              | 4.0  |
| *Loans Purchased in Full from Other Financial Institutions YTD   | 5,094,732                  |                              |              |                      | N/A            | 10,926,841             | 817.5          | 5,230,453              | -4.3   |
| *Loans Purchased in Full from Other Sources YTD  | 725,321                    | 434,600                      | -40.1        | 2,132,494            | 390.7          | 6,797,872              | 218.8          | 3,529,665              | 3.8  |
| %Loans Purchased From Financial Institutions & Other<br>Sources YTD / Loans Granted YTD  | 0.14                       | 0.01                         | -92.9        | 0.07                 | 602.3          | 0.33                   | 369.0          | 0.25                   | -24.3  |
| *Loans, Excluding RE, Sold in Full YTD   | 0.14                       |                              |              |                      |                | 0.33                   |                | 0.25                   |  |
|  | 0                          | 0                            | N/A          | 0                    | IN/A           | U                      | N/A            | 0                      | N/A  |
| DELINQUENCY - PARTICIPATION LENDING 1  | 1 200 500                  | 1 000 540                    | 21.0         | 1 450 070            | 44.4           | 044 020                | 25.4           | 700.000                | 22.7   |
| 30 to 59 Days Delinquent   | 1,286,592                  |                              |              |                      | 44.4<br>23.1   | 944,930                | -35.1<br>-38.5 | 720,652                |  |
| 60 to 179 Days Delinquent<br>180 to 359 Days Delinquent  | 972,575                    |                              |              |                      |                | 831,321                |                | 1,186,548              |  |
| > = 360 Days Delinquent  | 124,639                    |                              | 82.7<br>4.5  | 135,849              | -40.3<br>-22.2 | 130,510<br>163,054     | -3.9<br>-14.1  | 353,853<br>186,466     |  |
| > = 360 Days Delinquent Total Del Participation Lns (>= 60 Days)   | 233,730                    |                              |              | ·                    |                |                        |                |                        |  |
| . , , ,  | 1,330,944                  | 1,570,382                    | 18.0         | 1,677,688            | 6.8            | 1,124,885              | -33.0          | 1,726,867              | 53.5   |
| %Participation Loans Delinquent >= 60 Days / Total Participation Loans   | 0.55                       | 0.61                         | 11.7         | 0.70                 | 13.4           | 0.36                   | -47.9          | 0.51                   | 40.4   |
| LOAN LOSSES - PARTICIPATION LENDING  | 0.55                       | 0.01                         | 11.7         | 0.70                 | 13.4           | 0.30                   | -47.9          | 0.31                   | 40.4   |
| * Participation Loans Charged Off  | 648,726                    | 1,993,059                    | 207.2        | 3,992,270            | 100.3          | 983,393                | -75.4          | 287,194                | -41.6  |
| * Participation Loans Recovered  | 108,634                    |                              |              |                      | 100.3          |                        |                | 69,704                 |  |
| * NET PARTICIPATION LOAN C/Os  | 540,092                    |                              |              |                      |                | 157,924                | -78.9          | 217,490                |  |
| ***Net Charge Offs - Participation Loans   | 540,092                    | 1,917,182                    | 255.0        | 3,908,633            | 103.9          | 825,469                | -10.9          | 217,490                | -47.3  |
| / Avg Participation Loans  | 0.23                       | 0.77                         | 238.2        | 1.58                 | 104.4          | 0.30                   | -81.0          | 0.13                   | -55.3  |
| *Amounts are year-to-date while the related %change ratios are annualized.   | 0.23                       | 0.77                         | 200.2        | 1.30                 | 104.4          | 0.30                   | -01.0          | 0.13                   | -55.5  |
| ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (c   | r no annualizina)          |                              |              |                      |                |                        |                |                        | <del>                                     </del> |
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| * ' '  | a dalinguanos rapartis s - | aquiromente for trouble 1.1. | abt restrict | tured (TDP) loops    | 1              | l .                    |                |                        | <del> </del>                                     |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of J |                            | equirements for troubled di  | ent restruct | ured (TDK) IOANS.    |                |                        |                |                        |  |
| The policy change may result in a decilie in definiquent loans reported as of t  | 2012.                      |                              |              |                      |                |                        |                |                        | Ш  |

|  | Re                          | eal Estate Loan Info             | rmation 1  |                         |             |                         |            |                         |           |
|--|-----------------------------|----------------------------------|------------|-------------------------|-------------|-------------------------|------------|-------------------------|-----------|
| Return to cover  |                             | For Charter :                    |            |                         |             |                         |            |                         |           |
| 09/10/2020   |                             | Count of CU:                     |            |                         |             |                         |            |                         |           |
| CU Name: N/A   |                             | Asset Range :                    |            | North and December 1    | *!! * O     | . IMOLAT                |            |                         |           |
| Peer Group: N/A  | Count of                    | Criteria :<br>CU in Peer Group : |            | Nation * Peer Group:    | All ^ Stat  | e = 'MO' ^ I ype includ | lea: Feaei | rally insured State Cre | aut       |
|  | - Count of                  | co iii i cci ci cap .            | 10/2       |                         |             |                         |            |                         |           |
|  | Dec-2016                    | Dec-2017                         | % Cha      | Dec-2018                | % Cha       | Dec-2019                | % Cha      | Jun-2020                | % Cha     |
| REAL ESTATE LOANS OUTSTANDING:   |                             |                                  |            |                         | <b>U</b>    |                         | 0          |                         |           |
| First Mortgages  |                             |                                  |            |                         |             |                         |            |                         |           |
| Fixed Rate > 15 years  | 864,608,066                 | 1,089,208,561                    | 26.0       | 1,064,157,871           | -2.3        | 1,202,978,018           | 13.0       | 1,411,591,989           | 17.3      |
| Fixed Rate 15 years or less  | 638,489,890                 | 509,050,012                      | -20.3      | 614,043,782             | 20.6        | 570,360,405             | -7.1       | 760,072,073             | 33.3      |
| Other Fixed Rate   | 26,707,199                  | 32,737,037                       | 22.6       | 41,008,336              | 25.3        | 47,783,285              | 16.5       | 48,287,237              |           |
| Total Fixed Rate First Mortgages   | 1,529,805,155               | 1,630,995,610                    |            |                         | 5.4         | 1,821,121,708           |            | 2,219,951,299           |           |
| Balloon/Hybrid > 5 years   | 242,727,198                 | 140,602,966                      |            | 205,596,947             | 46.2        | 290,646,865             |            | 288,944,783             |           |
| Balloon/Hybrid 5 years or less   | 484,874,720                 | 469,559,446                      |            | 494,192,797             | 5.2         | 561,749,320             |            | 566,783,253             |           |
| Total Balloon/Hybrid First Mortgages   | 727,601,918                 | 610,162,412                      |            | 699,789,744             | 14.7        | 852,396,185             |            | 855,728,036             |           |
| Adjustable Rate First Mtgs 1 year or less  | 53,837,935                  | 53,920,727                       | 0.2        | 47,821,869              | -11.3       | 41,404,047              |            | 42,852,231              |           |
| Adjustable Rate First Mtgs >1 year   | 138,365,691                 | 292,605,738                      |            | 322,180,486             | 10.1        | 334,027,503             |            | 316,085,870             |           |
| Total Adjustable First Mortgages   | 192,203,626                 | 346,526,465                      |            | 370,002,355             | 6.8         | 375,431,550             |            | 358,938,101             |           |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans  | 2,449,610,699               | 2,587,684,487                    | 5.6        | 2,789,002,088           | 7.8         | 3,048,949,443           | 9.3        | 3,434,617,436           | 12.6      |
| Closed End Fixed Rate  | 205,118,153                 | 354,391,943                      | 72.8       | 232,309,983             | -34.4       | 297,582,385             | 28.1       | 299,795,551             | 0.7       |
| Closed End Adjustable Rate   | 25,260,323                  | 53,831,801                       | 113.1      | 30,878,827              | -34.4       | 297,582,385             |            | 299,795,551             |           |
| Open End Adjustable Rate (HELOC)   | 715,148,617                 | 657,868,363                      | -8.0       |                         | 39.5        | 1,007,019,758           |            | 1,003,647,290           |           |
| Open End Fixed Rate  | 12,068,306                  | 11,724,241                       |            | 10,190,409              | -13.1       | 7,971,686               |            | 7,043,220               |           |
| TOTAL OTHER REAL ESTATE OUTSTANDING  | 957,595,399                 | 1,077,816,348                    | 12.6       |                         | 10.5        | 1,335,548,206           |            | 1,331,868,814           |           |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING   | 3,407,206,098               | 3,665,500,835                    |            |                         | 8.6         | 4,384,497,649           |            | 4,766,486,250           |           |
| RE LOAN SUMMARY (FIX, ADJ):  | 2,100,200,000               | 2,220,220,220                    |            | 2,212,202,122           |             | 1,000,100,100,100       |            | .,,                     |           |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)   | 1,772,532,353               | 1,771,598,576                    | -0.1       | 1,924,806,936           | 8.6         | 2,111,768,573           | 9.7        | 2,508,896,082           | 18.8      |
| Other RE Fixed Rate  | 217,186,459                 | 366,116,184                      | 68.6       | 242,500,392             | -33.8       | 305,554,071             | 26.0       | 306,838,771             | 0.4       |
| Total Fixed Rate RE Outstanding  | 1,989,718,812               | 2,137,714,760                    | 7.4        | 2,167,307,328           | 1.4         | 2,417,322,644           | 11.5       | 2,815,734,853           | 16.5      |
| %(Total Fixed Rate RE/Total Assets)  | 15.50                       | 15.87                            | 2.4        | 15.49                   | -2.4        | 16.00                   | 3.3        | 16.26                   | 1.6       |
| %(Total Fixed Rate RE/Total Loans)   | 24.00                       | 23.61                            | -1.6       | 22.03                   | -6.7        | 22.97                   | 4.3        | 25.61                   | 11.5      |
|  |                             |                                  |            |                         |             |                         |            |                         |           |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)  | 677,078,346                 | 816,085,911                      | 20.5       | 864,195,152             | 5.9         | 937,180,870             |            | 925,721,354             |           |
| Other RE Adj Rate  | 740,408,940                 | 711,700,164                      | -3.9       |                         | 33.2        | 1,029,994,135           |            | 1,025,030,043           |           |
| Total Adj Rate RE Outstanding  | 1,417,487,286               | 1,527,786,075                    | 7.8        | 1,812,532,453           | 18.6        | 1,967,175,005           | 8.5        | 1,950,751,397           | -0.8      |
| MICOSI I ANISONO DE INISODMATION   |                             |                                  |            |                         |             |                         |            |                         |           |
| MISCELLANEOUS RE INFORMATION:  | 10.000.004                  | 00 000 105                       | 04.0       | 40.004.040              | 40.0        | 00.110.050              | 04.0       | 45 704 004              | 74.0      |
| Outstanding Interest Only & Payment Option First Mtg Loans Outstanding Interest Only & Payment Option Other RE | 18,836,364                  | 22,909,125                       | 21.6       | 19,864,349              | -13.3       | 26,149,653              | 31.6       | 45,721,024              | 74.8      |
| / LOCs Loans   | 38,701,224                  | 64,980,276                       | 67.9       | 83,729,126              | 28.9        | 86,038,790              | 2.8        | 84,983,261              | -1.2      |
| TOTAL Outstanding Interest Only & Payment Option First &   | 30,701,224                  | 04,300,270                       | 01.5       | 00,729,120              | 20.3        | 00,030,730              | 2.0        | 04,303,201              | -1.2      |
| Other RE Loans   | 57,537,588                  | 87,889,401                       | 52.8       | 103,593,475             | 17.9        | 112,188,443             | 8.3        | 130,704,285             | 16.5      |
| %(Interest Only & Payment Option First & Other RE Loans / Total  |                             |                                  |            |                         |             | ,                       |            |                         |           |
| Assets)  | 0.45                        | 0.65                             | 45.6       | 0.74                    | 13.4        | 0.74                    | 0.3        | 0.75                    | 1.7       |
| %(Interest Only & Payment Option First & Other RE Loans / Net  |                             |                                  |            |                         |             |                         |            |                         |           |
| Worth)   | 4.20                        | 6.17                             | 46.9       | 6.82                    | 10.6        | 6.84                    | 0.2        | 7.79                    | 14.0      |
| Outstanding Residential Construction (Excluding Commercial   | 001115                      | 0.500.011                        | 04.0       | 0.007.407               | 07.0        | 7 100 000               |            | 10 000 000              |           |
| Purpose Loans) <sup>1</sup> Allowance for Loan Losses or Allowance for Credit Losses on                        | 2,944,159                   | 3,569,841                        | 21.3       | 6,697,127               | 87.6        | 7,186,692               | 7.3        | 10,368,653              | 44.3      |
| all RE Loans   | 7,258,243                   | 5,290,166                        | -27.1      | 4,259,864               | -19.5       | 3,782,174               | -11.2      | 6,117,887               | 61.8      |
| * REAL ESTATE LOANS - AMOUNT GRANTED:  | 1,200,243                   | 5,230,100                        | 21.1       | 4,200,004               | 10.0        | 5,702,174               | 11.2       | 0,117,007               | 01.0      |
| * First Mortgages  |                             |                                  |            |                         |             |                         |            |                         | <b>†</b>  |
| * Fixed Rate > 15 years  | 845,639,389                 | 776,567,901                      | -8.2       | 875,899,554             | 12.8        | 1,220,768,688           | 39.4       | 1,044,155,167           | 71.1      |
| * Fixed Rate 15 years or less  | 296,488,041                 | 212,978,050                      | -28.2      | 191,460,237             | -10.1       | 283,594,976             |            | 417,977,820             |           |
| * Other Fixed Rate   | 4,149,878                   | 7,375,384                        |            | 13,060,244              | 77.1        | 22,147,017              |            | 8,506,589               |           |
| * Total Fixed Rate First Mortgages   | 1,146,277,308               | 996,921,335                      | -13.0      | 1,080,420,035           | 8.4         | 1,526,510,681           | 41.3       | 1,470,639,576           | 92.7      |
| * Balloon/Hybrid > 5 years   | 63,588,612                  | 107,136,720                      | 68.5       | 122,474,189             | 14.3        | 147,015,939             | 20.0       | 84,665,722              | 15.2      |
| * Balloon/Hybrid 5 years or less   | 88,137,477                  | 114,902,910                      |            | 116,481,241             | 1.4         | 165,116,440             |            | 69,243,663              |           |
| * Total Balloon/Hybrid First Mortgages   | 151,726,089                 | 222,039,630                      |            | 238,955,430             | 7.6         | 312,132,379             |            | 153,909,385             |           |
| * Adjustable Rate First Mtgs 1 year or less  | 19,166,101                  | 12,313,589                       |            |                         | 15.4        | 11,258,746              |            | 9,940,977               |           |
| * Adjustable Rate First Mtgs >1 year   | 29,271,650                  | 29,245,595                       |            | 28,115,426              | -3.9        | 31,519,715              |            | 14,658,266              |           |
| * Total Adjustable First Mortgages   | 48,437,751                  | 41,559,184                       |            | 42,323,736              | 1.8         | 42,778,461              |            | 24,599,243              |           |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED  | 1,346,441,148               | 1,260,520,149                    | -6.4       | 1,361,699,201           | 8.0         | 1,881,421,521           | 38.2       | 1,649,148,204           | 75.3      |
| * Amounts are year-to-date while the related %change ratios are annualized.                                    |                             |                                  |            |                         |             |                         |            |                         |           |
| # Means the number is too large to display in the cell   |                             |                                  |            |                         |             |                         |            |                         |           |
| 1 Deporting requirements for leans were about 4 with Control to 2017 with the                                  | a accommodate the result to | ny definition of account         | oiol lo "  | This policy shares are  | uoo fleeste | stions from price evels |            | 40.5                    | EI 0      |
| Reporting requirements for loans were changed with September 2017 cycle to                                     | accommodate the regulator   | ry delimition of commerc         | uai ioans. | rns poncy change may ca | use nuctua  | mons from prior cycles. |            | 12. R                   | RELoans ' |

| Secretary   Control of Color Part   Color of Color of Color Part   Color of Color Part   Color of Col    | Detum to cover  |                        | Real Estate Loan Info   |             | 2                         |            |                           |           |                         |             |
|---|---|------------------------|-------------------------|-------------|---------------------------|------------|---------------------------|-----------|-------------------------|-------------|
| State   Page      | Return to cover   |                        |                         |             |                           |            |                           |           |                         |             |
| Content of Unit Providence   Dec. 2017   10   10   10   10   10   10   10   |   |                        |                         |             |                           |            |                           |           |                         |             |
| Page  |   |                        |                         |             | Nation * Peer Group:      | All * Stat | e = 'MO' * Type Includ    | led: Fede | erally Insured State Cr | redit Union |
| **COMERT FOR COMERT (Commend)**  **STATE OF COMERT FOR COMERT (Commend)**  **STATE OF COMERT   |   | Count                  | of CU in Peer Group :   | N/A         |                           |            |                           |           |                         |             |
| Closed End Application Read   3,816,102   50,013,00   50,7   61,104,70   37,3   100,000,000   24,0   52,216,000   3,387,705   7,300,770   8,105   52,710,777   44,1   2,200,700   44,0   2,200,507   44,0    |   | Dec-2016               | Dec-2017                | % Chg       | Dec-2018                  | % Chg      | Dec-2019                  | % Chg     | Jun-2020                | % Chg       |
| Content Adjustable Rate   |   |                        |                         |             |                           |            |                           |           |                         |             |
| Count   Coun    |   | ,, -                   |                         |             |                           |            |                           |           | - , -,                  | 3.8         |
| Count End File and Other   37997E   3,49,197   7,1   5,290,772   512   2,299,928   58   1,491,964   30   30   30,731,741   30   30,731,741   30   1,117,735   4   30,000,938   7,6   187,744   30   30   30,731,741   30   1,117,735   4   30,000,938   7,6   187,744   30   30   30,731,741   30   1,117,735   4   30,000,938   7,6   187,744   30   30   30,731,741   30   30,73    |   |                        |                         |             |                           |            |                           |           |                         |             |
| **TOTAL OTHER REAL ESTATE GRANTED   28:110:988   380:73:741   33.5   35:101:3586   75.6   38:110:388   75.6   18:15:59.614   1-17.074. RE (PIRES) MOO OTHER) GRANTED   18:25:59.6146   1-17.074. RE (PIRES) MOO OTHER) GRANTED   18:25:59.0148   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1-17.074.   20:05.014.   1-17.075.   1    |   |                        |                         |             |                           |            |                           |           |                         |             |
| FOTAL REFIRET AND OTHERS (PRIMERY DATE (PRIMERY PROTECTION LOSS) (11.00   1.718   1.719   1.718   1.718   1.818   1.817   1.909   1.81   2.908   2.330   31.8   1.807   9.018   1.80   1.80   1.80   1.80   1.80   2.30   2.12   4.29   2.90   1.80   1.80   2.30   2.12   4.29   2.90   1.80   1.80   2.30   2.12   4.29   2.90   1.80   2.30   2.12   4.29   2.90   1.80   2.30   2.12   4.29   2.90   1.80   2.30   2.90   1.80   2.30   2.90   1.80   2.90   1.80   2.30   2.90   1.80   2.90      |   |                        |                         |             |                           |            |                           |           |                         | -1.7        |
| Name   Control Face   Fig.   Control Fifty   Control Face   Fig.     |   |                        |                         |             |                           |            | , . , ,                   |           |                         |             |
| First Morphigue Serving Pigets   1,000,000   70,77,917   -24.4   803,633,185   22   1157,198,144   44.0   797,002,244   80.0   42   1.0   1.0   1.0   4.0   4.0   1.0   4.0     |   |                        |                         |             |                           |            |                           |           |                         | 38.7        |
| Support May REL Learns Sold First May REL Learns (Sold First May REL Learns Sold Sold Sold May REL Learns Sold Sold Sold May REL Learns Sold Sold Serviced   3,40,596.503   3711.13.801   5.5   3,594.300.110   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   5.8   425.913.077   6.1   4,477.945.698   6.1   4,479.945.    | RE LOANS SOLD/SERVICED  |                        |                         |             |                           |            |                           |           |                         |             |
| Aft of Mortgage Revisions Rights  |   |                        |                         |             |                           |            |                           |           |                         | 68.7        |
| Columnian   Colu    |   |                        |                         |             |                           |            |                           |           |                         | -3.8        |
| St. Mortgage Servicing Rights / Net Worth)   1.33   1.30   2.2   1.152   1.8   1.46   10.6   1.39   4.  |   |                        |                         |             |                           |            |                           |           |                         |             |
| MISC. RE (LOAN INFORMATION   1.305.394.097   1.400.031.750   0.4   1.400.384.537   2.0   1.667.202.350   5.2   1.613.91.911   3.5     |   |                        |                         |             |                           |            |                           |           |                         | 5.2         |
| STEMPLE   MINISTRATE   MINIST    |   | 1.33                   | 1.30                    | -2.3        | 1.32                      | 1.8        | 1.46                      | 10.6      | 1.39                    | -4.8        |
| RE. L. Lea Bio Commercial Lins*  \$50,900,945  90 |   | 1 325 204 007          | 1 /60 621 750           | 0.4         | 1 400 204 527             | 2.0        | 1 567 202 252             | E 0       | 1 510 201 F44           | 2 .         |
| REVERSE MORTGAGES Foreiarly Insued from Equity Convention Mortgage (HECN) 0 0 0 N/A   |   |                        |                         |             |                           |            |                           |           |                         |             |
| February Instruct Home Equity Convention Mortgage (HECN)  |   | 330,000,045            | 303,010,760             | -13.4       | 3/3,249,150               | 22.9       | 4/2,301,0//               | ∠0.5      | 520,004,232             | 11.3        |
| Proprietary Reverse Mortgages Products 0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA   |   | n                      | n                       | N/A         | n                         | N/A        | n                         | N/A       | n                       | N/A         |
| Total Reverse Mortgages   |   |                        |                         |             |                           |            |                           |           |                         |             |
| RELOAN TORS OUTSTANDING   |   |                        |                         |             |                           |            |                           |           |                         |             |
| A   | RE LOAN TDRS OUTSTANDING  |                        |                         |             |                           |            |                           |           |                         |             |
| Total TDR First and Other RE Loans  44,556,637  37,679,945  11,747,245  11,74   | TDR First Mortgage RE Loans                                     | 39,597,288             | 33,070,119              | -16.5       | 32,760,812                | -0.9       | 28,952,337                | -11.6     | 27,958,574              | -3.4        |
| RR ELOANS ELINOME STATE   S.891 880   | TDR Other RE Loans  | 4,959,349              | 4,601,826               | -7.2        | 4,748,110                 | 3.2        | 5,601,360                 | 18.0      | 5,358,081               | -4.3        |
| REAL ESTATE LOAN DELINQUENTY 90 Days   11,888,991   10,251,776   13.8   15,329,766   49.5   14,784,841   -3.6   9,277,385   -3.7   17,181   17,181   17,181   18,889,91   10,251,776   13.8   15,329,766   49.5   14,784,841   -3.6   9,277,385   -3.7   17,181   18,889,91   18,889,91   10,251,776   13.8   15,329,766   49.5   14,784,841   -3.6   9,277,385   -3.7   17,181   18,889,9  | Total TDR First and Other RE Loans                              | 44,556,637             | 37,671,945              | -15.5       | 37,508,922                | -0.4       | 34,553,697                | -7.9      | 33,316,655              | -3.6        |
| R.E. LOANS DELINQUENT >= 00 Days  | TDR RE Loans Also Reported as Commercial Loans <sup>1</sup>     | 3,891,880              | 1,747,245               | -55.1       | 622,232                   | -64.4      | 2,139,600                 | 243.9     | 3,959,121               | 85.0        |
| First Mortgage Fixed Rate (includes Balloon/Hybrids < 5 yrs)   1.888.991   10.251.776   1.138   15.329.766   49.5   14.784.841   3.36   9.277.388   3.77   First Mortgage Ag Rate (includes Balloon/Hybrids < 5 yrs)   5.909.700   4.447.002   24.7   6.798.81   52.9   6.027.828   1.13   4.600.407   3.2   Other RE F. Fixed Rate   7.03.403   3.461.843   39.22   16.71.123   51.7   1.411.184   1.56   2.336.015   6.00   Other RE F. Fixed Rate   2.110.055   1.355.655   27.2   2.30.014   71.46   3.530.797   2.0   2.131.276   3.9   OTA DELR F. DELINOUENT N=00 Duys   2.011.240   19.696.307   4.4   27.402.912   39.1   25.754.650   6.0   17.800.06   3.0   OTA DELR F. DELINOUENT N=00 Duys   2.011.440   19.696.307   4.4   27.402.912   39.1   25.754.650   6.0   17.800.06   3.0   OTA DELR F. DELINOUENT N=00 Duys   3.001.8206   3.379.341   6.9   32.670.323   10.2   38.277.146   17.2   14.881.532   45.1   OTA DELR ES 01 to 95 Days   3.9982.180   43.566.195   9.0   39.995.751   8.2   45.502.00   44.8   18.309.994   4.0   OTA DELR ES 01 to 95 Days   3.9982.180   43.566.195   9.0   39.995.751   8.2   45.502.00   44.8   18.309.994   4.0   OTA DELR ES 01 to 95 Days   60.594.323   63.262.502   4.4   67.398.283   65.   71.678.056   6.4   8.115.09.994   4.0   OTA DELR EL COLASS DEL MOUENCY RATIOS   4.502.00   4.7      |   |                        |                         |             |                           |            |                           |           |                         |             |
| First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)  |   |                        |                         |             |                           |            |                           |           |                         |             |
| Other RE. F. Fixed Rate 703.403 3.461,824 392.2 1.671,123 -51.7 1.411,184 -15.6 2.336,015 65.  Other RE. A. B. B. S. S. S. S. S. S. S. S. S. S. S. S. S.  |   |                        |                         |             |                           |            | 1 - 1-                    |           |                         |             |
| Other RE. Adj. Rate    2110.055   |   |                        |                         |             |                           |            |                           |           |                         |             |
| TOTAL DEL R.E. DELINOUENT >= 60 Days    Comparison   Com   |   |                        |                         |             |                           |            |                           |           |                         |             |
| DELINGUENT 30 to 59 Days  34,018,806  36,379,341  47,186,864  36,379,341  47,186,864  39,862,180  39,885,761  48,282,202  48,483,283  58,882,180  58,882,180  59,882,280  59,882,180  59,   |   |                        |                         |             |                           |            |                           |           |                         |             |
| First Mortgage  | ·   | 20,012,149             | 19,090,307              | -4.4        | 21,402,312                | 39.1       | 25,754,050                | -0.0      | 17,600,000              | -30.8       |
| Other   |   | 34.018.806             | 36.379.341              | 6.9         | 32.670.323                | -10.2      | 38.277.146                | 17.2      | 14.881.532              | -61.1       |
| TOTAL DEL RE. 20 to 59 Days   |   |                        |                         |             |                           |            |                           |           |                         | -55.2       |
| RE LOAN DELINQUENCY RATIOS  % RE. LOANS DO >= 30 Days  1.78  1.73  1.73  3.0  1.69  1.19  1.63  3.5  0.76  5.5  3.76  6.8. E. LOANS DO >= 60 Days  0.60  0.54  1.12  0.69  28.1  0.69  28.1  0.59  1.47  0.57  3.56  70R REAL ESTATE LOANS DELINQUENT >= 60 Days  4.760,275  4.099,688  1.39  3.674,172  1.04  2.480,608  3.2.5  4.033,691  6.2  1.70R First Mortgage RE Loans Delinquent >= 60 Days  4.760,275  4.099,688  1.39  3.674,172  1.04  2.480,608  3.2.5  4.033,691  6.2  1.70R First Mortgage La Loans Delinquent >= 60 Days  4.760,475  4.666,969  3.6  4.700,454  6.9  1.53  6.9  1.2.53  1.2  1.0.21  1.8.6  1.5.10  48  1.50R RE Loans Also Reported as Commercial Loans Delinquent >= 60  2.56,847  4.4.5  0.70  0   | TOTAL DEL RE 30 to 59 Days                                      | 39,982,180             | 43,566,195              | 9.0         | 39,995,751                | -8.2       | 45,923,406                | 14.8      | 18,309,954              | -60.1       |
| #R.E. LOANS DO ≈ 90 Days  | TOTAL DEL R.E. LOANS >= 30 Days                                 | 60,594,329             | 63,262,502              | 4.4         | 67,398,263                | 6.5        | 71,678,056                | 6.4       | 36,115,010              | -49.6       |
| *** R.E. LOANS DQ >= 60 Days**  *** DR REAL ESTATE LOANS DELINQUENT >= 60 Days*  *** Obays**  **  | RE LOAN DELINQUENCY RATIOS                                      |                        |                         |             |                           |            |                           |           |                         |             |
| TOR REAL ESTATE LOANS DELINQUENT >= 60 Days   |   |                        |                         |             |                           |            |                           |           |                         | -53.7       |
| TDR First Mortgage RE Loans Delinquent >= 60 Days   | •   | 0.60                   | 0.54                    | -11.2       | 0.69                      | 28.1       | 0.59                      | -14.7     | 0.37                    | -36.4       |
| TOR DITOR FIRE Loans Delinquent >= 60 Days  | -   |                        |                         |             |                           |            |                           |           |                         |             |
| Total TDR First and Other RE Loans Delinquent >= 60 Days  |   |                        |                         |             |                           |            |                           |           |                         |             |
| % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR   11.58   12.39   6.9   12.53   1.2   10.21   -18.6   15.10   48   15.10   15.1  |   |                        |                         |             |                           |            |                           |           |                         |             |
| 1st and Other RE 1st Ago Other RE 1st Ag  |   | 5,161,764              | 4,666,969               | -9.6        | 4,700,454                 | 0.7        | 3,526,431                 | -25.0     | 5,031,636               | 42.1        |
| TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60   | 1st and Other RE  | 11.58                  | 12.39                   | 6.9         | 12.53                     | 1.2        | 10.21                     | -18.6     | 15.10                   | 48.0        |
| # TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12  11.89 14.70 23.6 0.00 -100.0 0.00 N/A 0.00 N/A  REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:  *Total 1st Mortgage Lns Charged Off 1,572,935 936,499 40.5 306,579 67.3 376,460 22.8 242,425 28.  *Total 1st Mortgage Lns Recovered 563,107 675,834 20.0 67,765 -90.0 59,740 -11.8 42,505 42.  *NET 1st MORTGAGE LN C/Os 1,009,828 260,665 -74.2 238,814 -8.4 316,720 32.6 199,920 26.  **Net Charge Offs -1st Mortgage Loans  | TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 |                        |                         |             |                           |            |                           |           |                         |             |
| 11.89   14.70   23.6   0.00   -100.0   0.00   N/A   0.0    | Days 12   | 462,890                | 256,847                 | -44.5       | 0                         | -100.0     | 0                         | N/A       | 0                       | N/A         |
| 11.89   |   |                        |                         |             |                           |            |                           |           |                         |             |
| # Total 1st Mortgage Lns Charged Off  | 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 | 44.00                  | 44.70                   | 00.0        | 0.00                      | 400.0      | 0.00                      |           | 0.00                    | B1/0        |
| * Total 1st Mortgage Lns Charged Off  | DEAL ESTATE LOANS/LOC CHARGE OFFS AND RECOVERIES.               | 11.89                  | 14.70                   | 23.6        | 0.00                      | -100.0     | 0.00                      | N/A       | 0.00                    | N/A         |
| **Total Other RE Lns Crose  **Interview Charge Off State Mortgage Lns Recovered  **Total Other RE Lns Crose  **NET OTHER RE Lns Crose  **NET OTHER RE Lns Crose  **NET OTHER RE Lns Crose  **NET OTHER RE Lns Crose  **NET OTHER RE Lns Crose  **NET OTHER RE Lns Crose  **Net Other RE Loans / Avg Other RE Loans  **Outher RE Lns Crose  **Net Other RE Loans / Avg Other RE Loans  **Outher Re Lns Recovered  **Annual size of Souther Recovered  **Annual size of   |   | 1 572 025              | 036 400                 | _40 =       | 306 E70                   | _67.2      | 276 460                   | 22.0      | 242 425                 | 20.0        |
| *NET 1st MORTGAGE LN C/Os 1,009,828 260,665 -74.2 238,814 -8.4 316,720 32.6 199,920 26.  **Net Charge Offs - 1st Mortgage Loans 0,04 0,01 -75.3 0,01 -14.2 0,01 22.1 0,01 13.  *Total Other RE Lns Charged Off 1,412,473 1,135,361 -19.6 1,540,353 35.7 708,413 -54.0 235,533 -33.  *Total Other RE Lns Recovered 1,415,150 574,514 38.4 596,991 3.9 810,947 35.8 221,711 -45.  *NET OTHER RE LN C/Os 997,323 560,847 43.8 943,362 68.2 -102,534 -110.9 13,822 127.  *Mounts are year-to-date and the related % change ratios are annualized.  *Annualization factor. March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  # Means the number is too large to display in the cell  # Means the number is too large to display in the cell  *To NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   |                        |                         |             |                           |            |                           |           |                         | 42.3        |
| ** Net Charge Offs - 1st Mortgage Loans  / Avg 1st Mortgage Loans  0.04  0.01  -75.3  0.01  -14.2  0.01  22.1  0.01  22.1  0.01  17. Total Other RE Lns Charge Off  1,141,473  1,135,361  -19.6  1,540,353  35.7  708,413  -54.0  235,533  -33  * Total Other RE Lns Recovered  415,150  574,514  38.4  596,991  3.9  810,947  35.8  221,711  -45.  *NET OTHER RE LN C/Os  997,323  560,847  -43.8  943,362  68.2  -102,534  -110.9  13,822  127.  *Mounts are year-to-date and the related % change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  # Reporting requirements for toolans were change with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  |   |                        |                         |             |                           |            |                           |           |                         | 26.2        |
| Avg 1st Mortgage Loans  |   | .,,,,,,,,              | 255,000                 |             | 222,011                   |            | 2.2,120                   |           | ,020                    |             |
| *Total Other RE Lns Recovered 415,150 574,514 38.4 596,991 3.9 810,947 35.8 221,711 -45.  *NET OTHER RE Ln C/Os 997,323 560,847 43.8 943,362 68.2 -102,534 -110.9 13,822 127.  *Whet Charge Offs Other RE Loans / Avg Other RE Loans 0.11 0.06 48.3 0.08 50.9 -0.01 -109.8 0.00 125.  *Amounts are year-to-date and the related % change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  **Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  **Total Other RE Lns Recovered 3.9. 810,947 3.5.8 221,711 -45.  **Total Other RE Lns Recovered 3.9. 810,947 3.9. 810,947 3.5.8 221,711 -45.  **Total Other RE Lns Recovered 3.9. 810,947 3  | / Avg 1st Mortgage Loans  | 0.04                   | 0.01                    | -75.3       | 0.01                      | -14.2      | 0.01                      | 22.1      | 0.01                    | 13.7        |
| **NET OTHER RE LN C/Os 997,323 560,847 43.8 943,362 68.2 -102,534 -110.9 13,822 127.  ***Whet Charge Offs Other RE Loans / Avg Other RE Loans 0.11 0.06 48.3 0.08 50.9 -0.01 -109.8 0.00 125.  **Amounts are year-to-date and the related % change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  **Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  **The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   |                        |                         |             |                           | 35.7       |                           |           | 235,533                 |             |
| ** %Net Charge Offs Other RE Loans / Avg Other RE Loans   0.11   0.06   -48.3   0.08   50.9   -0.01   -109.8   0.00   125.  *Amounts are year-to-date and the related % change ratios are annualized.   |   |                        |                         |             |                           |            |                           |           |                         |             |
| *Amounts are year-to-date and the related % change ratios are annualized.  *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  #Means the number is too large to display in the cell  Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  *The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  |   |                        |                         |             |                           |            |                           |           |                         |             |
| ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  #Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  |   | 0.11                   | 0.06                    | -48.3       | 0.08                      | 50.9       | -0.01                     | -109.8    | 0.00                    | 125.5       |
| # Means the number is too large to display in the cell  Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  |   |                        |                         |             |                           |            |                           |           |                         |             |
| Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  |   | or no annualizing)     |                         |             |                           | -          |                           | -         |                         |             |
| <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   | accommodate the result | tory definition of com- | rial loons  | This policy change may as | use fluot  | ations from prior cycles  | L         |                         |             |
|   |   |                        |                         |             |                           | use nuclua | ations from prior cycles. |           |                         |             |
|   |   |                        | odanamano in montilea   | acot restru | oturou (TDIN) IDAIIS.     |            |                           |           |                         | 13. RELoans |

| Return to cover 99/10/2020   |                           | For Charter :<br>Count of CU : |       |                           |             |                           |                |                           |              |
|--|---------------------------|--------------------------------|-------|---------------------------|-------------|---------------------------|----------------|---------------------------|--------------|
| CU Name: N/A   |                           | Asset Range :                  | N/A   |                           |             |                           |                |                           |              |
| Peer Group: N/A  |                           |                                |       | Nation * Peer Gro         | up: All *   | State = 'MO' * Typ        | e Include      | d: Federally Insur        | ed State     |
|  | Count of C                | U in Peer Group :              | N/A   |                           |             |                           |                |                           |              |
|  | Dec-2016                  | Dec-2017                       | % Chg | Dec-2018                  | % Chg       | Dec-2019                  | % Chg          | Jun-2020                  | % Chg        |
| COMMERCIAL LOANS   |                           |                                |       |                           |             |                           |                |                           |              |
| Commercial Loans to Members 13   | 366,443,361               | 306,661,554                    | -16.3 | 366,954,467               | 19.7        | 474,471,166               | 29.3           | 530,303,089               | 11.8         |
| Purchased Commercial Loans or Participations to  Nonmembers <sup>13</sup>  | 05 000 440                | 04.040.050                     |       | 44.000.050                | 20.0        | FO 400 000                | 40.0           | 75 000 000                | 40.0         |
| Total Commercial Loans 13  | 35,096,410<br>401,539,771 | 34,810,350<br>341,471,904      |       | 44,866,359<br>411,820,826 |             | 53,498,266<br>527,969,432 | 19.2<br>28.2   | 75,990,862<br>606,293,951 | 42.0<br>14.8 |
| Unfunded Commitments 13  | 18,718,057                | 15,570,012                     |       | 44,595,368                |             | 69,804,507                | 56.5           |                           |              |
| TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1   | 382,821,714               | 341,471,904                    |       | 411,820,826               |             | 527,969,432               | 28.2           | 606,293,951               | 14.8         |
| %(Total Commercial Loans / Total Assets)   | 2.98                      | 2.54                           | -15.0 | 2.94                      | 16.0        | 3.49                      | 18.8           | 3.50                      | 0.2          |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1  |                           |                                |       |                           |             |                           |                |                           |              |
| Number of Outstanding Commercial Loans to Members  Number of Outstanding Purchased Commercial Loans or   | 2,325                     | 1,199                          | -48.4 | 1,349                     | 12.5        | 1,640                     | 21.6           | 2,026                     | 23.5         |
| Participation Interests to Nonmembers  | 135                       | 125                            | -7.4  | 150                       | 20.0        | 109                       | -27.3          | 145                       | 33.0         |
| Total Number of Commercial Loans Outstanding   | 2,460                     | 1,324                          |       | 1,499                     |             | 1,749                     | 16.7           | 2,171                     |              |
| REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-  |                           |                                |       |                           |             |                           |                |                           |              |
| Construction and Development   | 13,684,819                | 13,407,167                     |       | 19,850,643                |             | 29,506,613                | 48.6           | 52,702,106                | 78.6         |
| Farmland Non Form Posidential Property   | 947,887                   | 3,699,434                      |       | 3,526,752                 | -4.7        | 4,144,261                 | 17.5           | 6,863,583                 | 65.6         |
| Non-Farm Residential Property  Multifamily   | 132,272,305<br>N/A        | N/A<br>36,080,883              |       | N/A<br>43,026,581         | 19.3        | N/A<br>80,426,400         | 86.9           | N/A<br>86,699,685         | 7.8          |
| Owner Occupied, Non-Farm, Non-Residential Property   | 91,676,422                | 141,102,188                    |       | 158,717,763               |             | 178,143,579               | 12.2           |                           | 1.2          |
| Non-Owner Occupied, Non-Farm, Non-Residential Property   | 124,957,636               | 109,529,087                    | -12.3 | 148,127,417               | 35.2        | 180,080,824               | 21.6           | 200,167,996               | 11.2         |
| Total Real Estate Secured Commercial Loans   | 363,539,069               | 303,818,759                    | -16.4 | 373,249,156               | 22.9        | 472,301,677               | 26.5           | 526,664,232               | 11.5         |
| NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-<br>MEMBERS) 1  |                           |                                |       |                           |             |                           |                |                           |              |
| Loans to finance agricultural production and other loans to farmers  | 764,214                   | 655,866                        | -14.2 | 782,581                   | 19.3        | 862,670                   | 10.2           | 812,570                   | -5.8         |
| Commercial and Industrial Loans  | 34,193,124                | 34,877,580                     |       | 35,710,941                | 2.4         | 53,273,192                | 49.2           | 64,095,842                |              |
| Unsecured Commercial Loans   | 922,317                   | 1,371,089                      | 48.7  | 1,138,169                 | -17.0       | 1,093,495                 | -3.9           | 12,693,416                | 1,060.8      |
| Unsecured Revolving Lines of Credit (Commercial Purpose)   | 2,121,047                 | 748,610                        |       | 939,979                   |             | 438,398                   | -53.4          | 2,027,891                 |              |
| Total Non-Real Estate Secured Commercial Loans   | 38,000,702                | 37,653,145                     | -0.9  | 38,571,670                | 2.4         | 55,667,755                | 44.3           | 79,629,719                | 43.0         |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE  Number - Construction and Development  | 26                        | 23                             | -11.5 | 43                        | 87.0        | 52                        | 20.9           | 59                        | 13.5         |
| Number - Farmland  | 6                         | 14                             |       | 14                        |             | 16                        | 14.3           | 27                        |              |
| Number - Non-Farm Residential Property   | 1,119                     | N/A                            |       | N/A                       |             | N/A                       |                | N/A                       |              |
| Multifamily  | N/A                       | 128                            |       | 138                       | 7.8         | 187                       | 35.5           | 182                       |              |
| Number - Owner Occupied, Non-Farm, Non-Residential Property  | 234                       | 312                            |       | 367                       |             | 395                       | 7.6            | 426                       | 7.8          |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property  Total Number of Real Estate Secured Commercial Loans  | 307<br>1,692              | 289                            |       | 302<br>864                |             | 314                       | 4.0            |                           |              |
| Number - Loans to finance agricultural production and other loans to farmers   | 1,692                     | 766<br>17                      |       | 21                        |             | 964<br>24                 | 11.6<br>14.3   | 1,039<br>23               | -4.2         |
| Number - Commercial and Industrial Loans   | 463                       | 439                            |       | 531                       |             | 672                       | 26.6           | 898                       | 33.6         |
| Number - Unsecured Commercial Loans  | 35                        | 43                             | 22.9  | 38                        | -11.6       | 38                        | 0.0            | 143                       | 276.3        |
| Number - Unsecured Revolving Lines of  | 249                       | 59                             | -76.3 | 45                        | -23.7       | 51                        | 13.3           | 68                        | 33.3         |
| Credit (Commercial Purpose)  Total Number of Non-Real Estate Secured Commercial Loans  | 768                       | 558                            |       | 635                       |             | 785                       | 23.6           | 1,132                     |              |
| AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1   |                           |                                |       |                           |             |                           |                | .,                        |              |
| * Member Commercial Loans Granted YTD  | 91,637,561                | 95,183,300                     |       | 143,632,008               |             | 217,359,822               | 51.3           | 106,027,421               | -2.4         |
| * Purchased or Participation Interests to Nonmembers   | 6,180,946                 | 6,599,551                      | 6.8   | 14,495,319                | 119.6       | 25,887,143                | 78.6           | 16,428,564                | 26.9         |
| DELINQUENCY - COMMERCIAL LOANS <sup>2</sup>  | 4 0 4 0 4 0 0             |                                | 010   | 0.504.570                 | 40.0        | 1 001 700                 |                | 4 704 000                 |              |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent  | 4,213,129<br>773,843      | 3,200,996<br>2,290,001         |       | 3,594,576<br>3,732,786    |             | 4,681,729<br>937,955      | 30.2<br>-74.9  | 4,761,399<br>1,875,275    | 1.7<br>99.9  |
| 180 to 359 Days Delinquent   | 63,957                    | 16,918                         |       | 449,549                   |             | 2,604,179                 | 479.3          | 106,863                   | -95.9        |
| > = 360 Days Delinquent  | 856,995                   | 312,344                        |       | 247,901                   | -20.6       | 136,461                   | -45.0          | 138,409                   |              |
| Total Del Loans - All Types (>= 60 Days)   | 1,694,795                 | 2,619,263                      | 54.5  | 4,430,236                 | 69.1        | 3,678,595                 | -17.0          | 2,120,547                 | -42.4        |
| COMMERCIAL LOAN DELINQUENCY RATIOS 1   |                           |                                |       |                           |             |                           |                | _                         |              |
| % Comm Lns > = 30 Days Delinquent % Comm Lns >= 60 Days Delinquent (Reportable delinquency)  | 1.54<br>0.44              | 1.70<br>0.77                   |       | 1.95                      |             | 1.58<br>0.70              | -18.7<br>-35.2 | 1.14<br>0.35              |              |
| COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1  | 0.44                      | 0.77                           | 13.3  | 1.08                      | 40.2        | 0.70                      | -35.2          | 0.35                      | -49.8        |
| *Total Comm Lns Charge Offs  | 540,702                   | 1,485,219                      | 174.7 | 326,085                   | -78.0       | 233,092                   | -28.5          | 534,719                   | 358.8        |
| *Total Comm Lns Recoveries   | 136,045                   | 552,451                        |       | 209,235                   |             | 44,328                    | -78.8          | 14,728                    | -33.5        |
| AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) 1  |                           |                                |       |                           |             |                           |                |                           |              |
| % Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)  | 0.00                      | 0.00                           | N/A   | 0.00                      | N/A         | 0.00                      | N/A            | 0.00                      | N/A          |
| MISCELLANEOUS LOAN INFORMATION: 1  |                           |                                | ļ     |                           |             |                           |                |                           |              |
| Real Estate Loans also Reported as Commercial Loans 1  | 350,800,645               | 303,818,760                    |       | 373,249,156               |             | 472,301,677               | 26.5           | 526,664,232               |              |
| Agricultural Related Commercial Loans  Number of Outstanding Agricultural Related Loans  | 1,712,101<br>27           | 4,355,300<br>31                |       | 4,309,333<br>35           |             | 5,006,931<br>40           | 16.2<br>14.3   | 7,676,153<br>50           | 53.3<br>25.0 |
| Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding   | 21                        | 31                             | 14.8  | 35                        | 12.9        | 40                        | 14.3           | 50                        | 25.0         |
|  | N/A                       | 3,867,400                      |       | 5,630,693                 | 45.6        | 12,386,299                | 120.0          | 9,642,109                 | -22.2        |
| *Commercial Loans and Participations Sold -no servicing rights- YTD  | 140,000                   | 0                              |       | 0                         | N/A         | 1,600,000                 | N/A            | 0                         |              |
| Commercial SBA Loans Outstanding   | 3,804,539                 | 3,929,808                      |       | 3,484,194                 |             | 4,911,347                 | 41.0           | 4,896,814                 | -0.3         |
| Number of Commercial SBA Loans Outstanding  Total Member Business Loans - (NMBLB)  | 20<br>366,443,361         | 24<br>376,096,064              |       | 431,812,680               |             | 28<br>541,475,513         | 55.6<br>25.4   |                           | 92.9<br>12.4 |
| %(NMBLB / Total Assets)  | 3.13                      | 2.79                           |       | 3.09                      |             |                           | 16.2           |                           | -1.9         |
| * Amounts are year-to-date and the related % change ratios are annualized.   | 510                       |                                |       | 2.00                      |             | 2.00                      |                | 5.02                      |              |
| d=   | ulatany definition of a   | Thi                            |       | and many adulas fluiday   | otiono from | prior cycles              |                |                           |              |
| <sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting |                           |                                |       |                           | ations nom  | prior cyclos.             |                |                           |              |

| 4  | Invo  | stments, Cash, & Cas   | h Equiva  | lonte  | 1   |  |   | 1   |   |
|--|---|--|---|--|---|--|---|---|---|
| Return to cover  | inve  | For Charter :  |   | ients  |   |  |   |   |   |
| 09/10/2020   |   | Count of CU :  |   |  |   |  |   |   |   |
| CU Name: N/A   |   | Asset Range :  |   |  |   |  |   |   |   |
| Peer Group: N/A  |   |  |   | Nation * Peer Group:   | All * Stat  | e = 'MO' * Type Includ   | led: Fede   | rally Insured State Cre   | edit  |
|  | Count   | of CU in Peer Group :  | N/A   |  |   |  |   |   |   |
|  | Dec-2016  | Dec-2017   | % Chg   | Dec-2018   | % Chg   | Dec-2019   | % Chg   | Jun-2020  | % Chg                                       |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS   |   |  |   |  |   |  |   |   |   |
| ASC 320 CLASS. OF INVESTMENTS  |   |  |   |  |   |  |   |   |   |
| Held to Maturity < 1 yr  | 15,827,818  | 22,110,901   | 39.7  | 10,789,292   | -51.2   | 7,256,506  | -32.7   | N/A   |   |
| Held to Maturity 1-3 yrs   | 71,355,764  | 49,184,492   |   | 52,620,938   | 7.0   | 80,621,962   | 53.2  | N/A   |   |
| Held to Maturity 3-5 yrs   | 22,469,921  | 29,610,711   |   | 44,084,252   | 48.9  | 6,516,166  | -85.2   | N/A   |   |
| Held to Maturity 5-10 yrs  | 8,968,307   | 8,288,917  |   | 5,457,112  | -34.2   | 3,809,563  | -30.2   | N/A   |   |
| Held to Maturity 3-10 yrs  | N/A   | N/A  |   | N/A  |   | N/A  | 400.0   | N/A   |   |
| Held to Maturity > 10 yrs  TOTAL HELD TO MATURITY  | 0   | 100 405 004  |   | 137,988  | N/A   | 00.004.407   | -100.0  | N/A<br>N/A  |   |
| Allowance for Credit Losses on Held to Maturity Securities   | 118,621,810   | 109,195,021  | -7.9  | 113,089,582  | 3.6   | 98,204,197   | -13.2   | N/A   |   |
| (if ASC 326 has been adopted)  | 0   | 0  | N/A   | 0  | N/A   | 0  | N/A   | 0   | N/A   |
| Available for Sale < 1 yr  | 261,845,175   | 257,113,685  | -1.8  | 259,726,344  | 1.0   | 395,889,624  | 52.4  | N/A   |   |
| Available for Sale 1-3 yrs   | 601,525,640   | 605,087,015  |   | 643,520,817  | 6.4   | 638,316,223  | -0.8  | N/A   |   |
| Available for Sale 3-5 yrs   | 919,306,479   | 875,587,477  | -4.8  | 679,422,831  | -22.4   | 472,483,802  | -30.5   | N/A   |   |
| Available for Sale 5-10 yrs  | 143,662,262   | 106,340,830  |   | 129,139,920  | 21.4  | 126,275,867  | -2.2  | N/A   |   |
| Available for Sale 3-10 yrs  | N/A   | N/A  |   | N/A  |   | N/A  |   | N/A   |   |
| Available for Sale > 10 yrs  | 5,602,792   | 1,191,876  |   | 4,210,529  | 253.3   | 1,449,701  | -65.6   | N/A   |   |
| TOTAL AVAILABLE FOR SALE   | 1,931,942,348   | 1,845,320,883  | -4.5  | 1,716,020,441  | -7.0  | 1,634,415,217  | -4.8  | N/A   |   |
| Trading < 1 year   | 0   | 0  | N/A   | 0  | N/A   | 0  | N/A   | N/A   |   |
| Trading 1-3 years  | 0   |  |   | 0  |   | 0  | N/A   | N/A   |   |
| Trading 3-5 years  | 0   | 0  | N/A   | 0  | N/A   | 0  | N/A   | N/A   |   |
| Trading 5-10 years   | 20,371,499  | 18,421,102   | -9.6  | 0  | -100.0  | 67,831,186   | N/A   | N/A   |   |
| Trading 3-10 years   | N/A   | N/A  |   | N/A  |   | N/A  |   | N/A   |   |
| Trading > 10 years   | 0   | 0  |   | 0  | N/A   | 0  | N/A   | N/A   |   |
| TOTAL TRADING  | 20,371,499  | 18,421,102   | -9.6  | 0  | -100.0  | 67,831,186   | N/A   | N/A   |   |
| Equity Securities <= 1 Year  | N/A   | N/A  |   | N/A  |   | 0  |   | 0   | N/A   |
| Equity Securities > 1-3 Years  | N/A   | N/A  |   | N/A  |   | 0  |   | 2,065,211   | N/A   |
| Equity Securities > 3-5 Years  | N/A   | N/A  |   | N/A  |   | 0  |   | 0   | N/A   |
| Equity Securities > 5-10 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 20,923,835  | N/A   |
| Equity Securities > 10 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 0   | N/A   |
| TOTAL EQUITY SECURITIES  | N/A   | N/A  |   | N/A  |   | 0  |   | 22,989,046  | N/A   |
| Trading Debt Securities <= 1 Year  | N/A   | N/A  |   | N/A  |   | 0  |   | 0   | N/A   |
| Trading Debt Securities > 1-3 Years  | N/A   | N/A  |   | N/A  |   | 0  |   | 0   | N/A   |
| Trading Debt Securities > 3-5 Years  | N/A   | N/A  |   | N/A  |   | 0  |   | 0   | N/A   |
| Trading Debt Securities > 5-10 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 67,780,053  | N/A   |
| Trading Debt Securities > 10 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 0   | N/A   |
| TOTAL TRADING DEBT SECURITIES  | N/A   | N/A  |   | N/A  |   | 0  |   | 67,780,053  | N/A   |
| Available-for-Sale Debt Securities <= 1 Year   | N/A   | N/A  |   | N/A  |   | 0  |   | 467,913,931   | N/A   |
| Available-for-Sale Debt Securities > 1-3 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 911,366,324   | N/A   |
| Available-for-Sale Debt Securities > 3-5 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 404,676,992   | N/A   |
| Available-for-Sale Debt Securities > 5-10 Years  | N/A   | N/A  |   | N/A  |   | 0  |   | 193,678,065   | N/A   |
| Available-for-Sale Debt Securities > 10 Years  | N/A   | N/A  |   | N/A  |   | 0  |   | 8,312,117   | N/A   |
| AVAILABLE-FOR-SALE-DEBT SECURITIES   | N/A   | N/A  |   | N/A  |   | 0  |   | 1,985,947,429   | N/A   |
| Held-to-Maturity Debt Securities <= 1 Year   | N/A   | N/A  |   | N/A  |   | 0  |   | 14,158,347  | N/A   |
| Held-to-Maturity Debt Securities > 1-3 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 96,763,607  | N/A   |
| Held-to-Maturity Debt Securities > 3-5 Years   | N/A   | N/A  |   | N/A  |   | 0  |   | 5,437,036   | N/A   |
| Held-to-Maturity Debt Securities > 5-10 Years  | N/A   | N/A  |   | N/A  |   | 0  |   | 42,510,091  | N/A   |
| Held-to-Maturity Debt Securities > 10 Years  | N/A   | N/A<br>N/A   |   | N/A<br>N/A   |   | 0  |   | 15,774,924<br>174,644,005   | N/A<br>N/A                                  |
| TOTAL HELD-TO-MATURITY DEBT SECURITIES  Allowance for Credit Losses on Held to Maturity  | N/A   | N/A  |   | N/A  |   | 0  |   | 174,644,005   | N/A   |
| Debt Securities (if ASC 326 has been adopted)  | 0   | 0  | N/A   | 0  | N/A   | 0  | N/A   | 0   | N/A   |
| Other Investments < 1 yr   | 1,159,458,097   | 1,061,188,136  | -8.5  | 981,244,214  | -7.5  | 1,320,174,578  | 34.5  | 2.412.622.618   | 82.8  |
|  |   |  |   | 295,692,087  | -3.5  | 285,621,246  | -3.4  | 276,740,480   | -3.1  |
| Other Investments 1-3 yrs  | 292,691,815   | 306,291,831  |   |  |   |  |   |   | 35.2  |
|  | 292,691,815<br>96,153,920   | 306,291,831<br>84,686,534  |   | 66,111,841   | -21.9   | 49,472,855   | -25.2   | 66,896,237  |   |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs   | 96,153,920<br>10,138,433  |  | -11.9   | 5,711,579  | -21.9<br>-39.5  | 3,110,638  |   | 3,699,769   | 18.9  |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs  | 96,153,920<br>10,138,433<br>N/A   | 84,686,534<br>9,435,955<br>N/A   | -11.9<br>-6.9   | 5,711,579<br>N/A   | -39.5   | 3,110,638<br>N/A   | -45.5   | 3,699,769<br>N/A  |   |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs   | 96,153,920<br>10,138,433<br>N/A<br>486,724  | 84,686,534<br>9,435,955<br>N/A<br>1,701,262  | -11.9<br>-6.9<br>249.5  | 5,711,579<br>N/A<br>2,195,544  | -39.5<br>29.1   | 3,110,638<br>N/A<br>3,029,430  | -45.5<br>38.0   | 3,699,769<br>N/A<br>3,085,732   | 1.9   |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs  | 96,153,920<br>10,138,433<br>N/A   | 84,686,534<br>9,435,955<br>N/A   | -11.9<br>-6.9<br>249.5  | 5,711,579<br>N/A   | -39.5   | 3,110,638<br>N/A   | -45.5   | 3,699,769<br>N/A  |   |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs   | 96,153,920<br>10,138,433<br>N/A<br>486,724  | 84,686,534<br>9,435,955<br>N/A<br>1,701,262  | -11.9<br>-6.9<br>249.5  | 5,711,579<br>N/A<br>2,195,544  | -39.5<br>29.1   | 3,110,638<br>N/A<br>3,029,430  | -45.5<br>38.0   | 3,699,769<br>N/A<br>3,085,732   | 1.9   |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments  | 96,153,920<br>10,138,433<br>N/A<br>486,724<br>1,558,928,989   | 84,686,534<br>9,435,955<br>N/A<br>1,701,262<br>1,463,303,718   | -11.9<br>-6.9<br>249.5<br>-6.1                                  | 5,711,579<br>N/A<br>2,195,544<br>1,350,955,265<br>1,251,759,850  | -39.5<br>29.1   | 3,110,638<br>N/A<br>3,029,430<br>1,661,408,747<br>1,723,320,708  | -45.5<br>38.0   | 3,699,769<br>N/A<br>3,085,732<br>2,763,044,836<br>2,894,694,896   | 1.9   |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments  MATURITIES:   | 96,153,920<br>10,138,433<br>N/A<br>486,724<br>1,558,928,989<br>1,437,131,090<br>965,573,219   | 84,686,534<br>9,435,955<br>N/A<br>1,701,262<br>1,463,303,718<br>1,340,412,722<br>960,563,338   | -11.9<br>-6.9<br>249.5<br>-6.1<br>-6.7<br>-0.5                  | 5,711,579<br>N/A<br>2,195,544<br>1,350,955,265<br>1,251,759,850<br>991,833,842   | -39.5<br>29.1<br>-7.7<br>-6.6<br>3.3                  | 3,110,638<br>N/A<br>3,029,430<br>1,661,408,747<br>1,723,320,708<br>1,004,559,431   | -45.5<br>38.0<br>23.0<br>37.7<br>1.3                  | 3,699,769<br>N/A<br>3,085,732<br>2,763,044,836<br>2,894,694,896<br>1,286,935,622  | 1.9   |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments  MATURITIES: Total Investments 1-1 yr Total Investments 1-3 yrs Total Investments 3-5 yrs  | 96,153,920<br>10,138,433<br>N/A<br>486,724<br>1,558,928,989<br>1,437,131,090<br>965,573,219<br>1,037,930,320                                    | 84,686,534<br>9,435,955<br>N/A<br>1,701,262<br>1,463,303,718<br>1,340,412,722<br>960,563,338<br>989,884,722                                    | -11.9<br>-6.9<br>249.5<br>-6.1<br>-6.7<br>-0.5<br>-4.6          | 5,711,579<br>N/A<br>2,195,544<br>1,350,955,265<br>1,251,759,850<br>991,833,842<br>789,618,924                                    | -39.5<br>29.1<br>-7.7<br>-6.6<br>3.3<br>-20.2         | 3,110,638<br>N/A<br>3,029,430<br>1,661,408,747<br>1,723,320,708<br>1,004,559,431<br>528,472,823                                      | -45.5<br>38.0<br>23.0<br>37.7<br>1.3<br>-33.1         | 3,699,769<br>N/A<br>3,085,732<br>2,763,044,836<br>2,894,694,896<br>1,286,935,622<br>477,010,265                                     | 1.9<br>66.3<br>68.0<br>28.1<br>-9.7         |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments  MATURITIES: Total Investments < 1 yr Total Investments 3-5 yrs Total Investments 3-5 yrs Total Investments 5-10 yrs  | 96,153,920<br>10,138,433<br>N/A<br>486,724<br>1,558,928,989<br>1,437,131,090<br>965,573,219<br>1,037,930,320<br>183,140,501                     | 84,686,534<br>9,435,955<br>N/A<br>1,701,262<br>1,463,303,718<br>1,340,412,722<br>960,563,338<br>989,884,722<br>142,486,804                     | -11.9<br>-6.9<br>249.5<br>-6.1<br>-6.7<br>-0.5<br>-4.6<br>-22.2 | 5,711,579<br>N/A<br>2,195,544<br>1,350,955,265<br>1,251,759,850<br>991,833,842<br>789,618,924<br>140,308,611                     | -39.5<br>29.1<br>-7.7<br>-6.6<br>3.3                  | 3,110,638<br>N/A<br>3,029,430<br>1,661,408,747<br>1,723,320,708<br>1,004,559,431<br>528,472,823<br>201,027,254                       | -45.5<br>38.0<br>23.0<br>37.7<br>1.3                  | 3,699,769<br>N/A<br>3,085,732<br>2,763,044,836<br>2,894,694,896<br>1,286,935,622<br>477,010,265<br>328,591,813                      | 1.9<br>66.3<br>68.0<br>28.1                 |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments > 10 yrs Other Investments > 10 yrs TOTAL Other Investments  MATURITIES: Total Investments < 1 yr Total Investments - 3 yrs Total Investments 5-5 yrs Total Investments 5-10 yrs Total Investments 5-10 yrs Total Investments 5-10 yrs   | 96,153,920<br>10,138,433<br>N/A<br>486,724<br>1,558,928,989<br>1,437,131,090<br>965,573,219<br>1,037,930,320<br>183,140,501                     | 84,686,534<br>9,435,955<br>NIA<br>1,701,262<br>1,463,303,718<br>1,340,412,722<br>960,563,338<br>989,884,722<br>142,486,804                     | -11.9<br>-6.9<br>249.5<br>-6.1<br>-6.7<br>-0.5<br>-4.6<br>-22.2 | 5,711,579 N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842 789,618,924 140,308,611 N/A                                      | -39.5<br>29.1<br>-7.7<br>-6.6<br>3.3<br>-20.2<br>-1.5 | 3,110,638<br>N/A<br>3,029,430<br>1,661,408,747<br>1,723,320,708<br>1,004,559,431<br>528,472,823<br>201,027,254<br>N/A                | -45.5<br>38.0<br>23.0<br>37.7<br>1.3<br>-33.1<br>43.3 | 3,699,769<br>N/A<br>3,085,732<br>2,763,044,836<br>2,894,694,896<br>1,286,935,622<br>477,010,265<br>328,591,813<br>N/A               | 1.9<br>66.3<br>68.0<br>28.1<br>-9.7<br>63.5 |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 3-10 yrs Other Investments 3-10 yrs Other Investments > 10 yrs TOTAL Other Investments  MATURITIES: Total Investments < 1 yr Total Investments < 3 yrs Total Investments 3-5 yrs Total Investments 3-5 yrs Total Investments 3-5 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs Total Investments 3-10 yrs | 96,153,920<br>10,138,433<br>N/A<br>486,724<br>1,558,928,989<br>1,437,131,090<br>965,573,219<br>1,037,930,320<br>183,140,501<br>N/A<br>6,089,516 | 84,686,534<br>9,435,955<br>N/A<br>1,701,262<br>1,463,303,718<br>1,340,412,722<br>960,563,338<br>989,884,722<br>142,486,804<br>N/A<br>2,893,138 | -11.9<br>-6.9<br>249.5<br>-6.1<br>-6.7<br>-0.5<br>-4.6<br>-22.2 | 5,711,579<br>N/N<br>2,195,544<br>1,350,955,265<br>1,251,759,850<br>991,833,842<br>789,618,924<br>140,308,611<br>N/A<br>6,544,061 | -39.5<br>29.1<br>-7.7<br>-6.6<br>3.3<br>-20.2<br>-1.5 | 3,110,638<br>N/IA<br>3,029,430<br>1,661,408,747<br>1,723,320,708<br>1,004,559,431<br>528,472,823<br>201,027,254<br>N/IA<br>4,479,131 | 38.0<br>23.0<br>23.0<br>37.7<br>1.3<br>-33.1<br>43.3  | 3,699,769<br>N/A<br>3,085,732<br>2,763,044,836<br>2,894,694,896<br>1,286,935,622<br>477,010,265<br>328,591,813<br>N/A<br>27,172,773 | 1.9<br>66.3<br>68.0<br>28.1<br>-9.7<br>63.5 |
| Other Investments 1-3 yrs Other Investments 3-5 yrs Other Investments 5-10 yrs Other Investments 5-10 yrs Other Investments > 10 yrs Other Investments > 10 yrs TOTAL Other Investments  MATURITIES: Total Investments < 1 yr Total Investments - 3 yrs Total Investments 5-5 yrs Total Investments 5-10 yrs Total Investments 5-10 yrs Total Investments 5-10 yrs   | 96,153,920<br>10,138,433<br>N/A<br>486,724<br>1,558,928,989<br>1,437,131,090<br>965,573,219<br>1,037,930,320<br>183,140,501                     | 84,686,534<br>9,435,955<br>NIA<br>1,701,262<br>1,463,303,718<br>1,340,412,722<br>960,563,338<br>989,884,722<br>142,486,804                     | -11.9<br>-6.9<br>249.5<br>-6.1<br>-6.7<br>-0.5<br>-4.6<br>-22.2 | 5,711,579 N/A 2,195,544 1,350,955,265 1,251,759,850 991,833,842 789,618,924 140,308,611 N/A                                      | -39.5<br>29.1<br>-7.7<br>-6.6<br>3.3<br>-20.2<br>-1.5 | 3,110,638<br>N/A<br>3,029,430<br>1,661,408,747<br>1,723,320,708<br>1,004,559,431<br>528,472,823<br>201,027,254<br>N/A                | -45.5<br>38.0<br>23.0<br>37.7<br>1.3<br>-33.1<br>43.3 | 3,699,769<br>N/A<br>3,085,732<br>2,763,044,836<br>2,894,694,896<br>1,286,935,622<br>477,010,265<br>328,591,813<br>N/A               | 1.9<br>66.3<br>68.0<br>28.1<br>-9.7<br>63.5 |

|   |                           | Other Investment In        | formation |                            |              |                             |            |                          |             |
|---|---------------------------|----------------------------|-----------|----------------------------|--------------|-----------------------------|------------|--------------------------|-------------|
| Return to cover   |                           | For Charter :              |           |                            |              |                             |            |                          |             |
| 09/10/2020  |                           | Count of CU:               |           |                            |              |                             |            |                          | -           |
| CU Name: N/A Peer Group: N/A  |                           | Asset Range :              |           | Nation * Peer Group        | : All * Sta  | <br>  te = 'MO' * Type Incl | uded: Fe   | derally Insured State    | Credit      |
| 100. G. Gup. 1877   | Count o                   | f CU in Peer Group :       |           |                            |              |                             |            | liberary mourou otate    | 1           |
|   |                           | •                          |           |                            |              |                             |            |                          |             |
| INVESTMENT SUMMARY:   | Dec-2016                  | Dec-2017                   | % Chg     | Dec-2018                   | % Chg        | Dec-2019                    | % Chg      | Jun-2020                 | % Chg       |
| NCUA Guaranteed Notes (included in US Gov't Obligations)  | 10,742,475                | 2,569,535                  |           | 2,031,060                  | -21.0        | 1,608,915                   |            | 1,419,702                |             |
| Total FDIC-Issued Guaranteed Notes  | 0                         | 0                          |           | 0                          |              | 0                           |            | 0                        |             |
| All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS   | 94,364,175<br>105,106,650 | 124,888,188<br>127,457,723 |           | 153,072,110<br>155,103,170 | 22.6<br>21.7 | 154,563,168<br>156,172,083  |            | 90,916,808<br>92,336,510 |             |
| TOTAL U.S. GOVERNIMENT OBLIGATIONS  | 105,106,650               | 127,457,723                | 21.3      | 155, 103, 170              | 21.7         | 150,172,063                 | 0.7        | 92,330,510               | -40.9       |
| Agency/GSE Debt Instruments (not backed by mortgages)   | 717,788,374               | 603,224,562                | -16.0     | 521,607,988                | -13.5        | 481,524,516                 | -7.7       | 459,851,268              | -4.5        |
| Agency/GSE Mortgage-Backed Securities   | 1,180,963,746             | 1,159,135,770              |           | 1,040,820,342              | -10.2        | 970,573,839                 |            | 1,500,009,116            |             |
| TOTAL FEDERAL AGENCY SECURITIES   | 1,898,752,120             | 1,762,360,332              |           | 1,562,428,330              | -11.3        | 1,452,098,355               |            | 1,959,860,384            |             |
| Securities Issued by States and Political Subdivision in the U.S.  Privately Issued Mortgage-Related Securities | 4,857,942                 | 2,673,051                  |           | 2,629,491                  | -1.6         | 1,660,272                   |            | 5,827,430                |             |
| Privately Issued Mortgage-Related Securities  Privately Issued Securities (FCUs only)                           | 0                         | 0                          |           | 0                          |              | 0                           |            | 0                        |             |
| Privately Issued Mortgage-Backed Securities (FISCUs Only)   | 695,874                   | 425,901                    |           | 246,402                    |              | 39,386                      |            | 34,031                   | -13.6       |
| TOTAL OTHER MORTGAGE-BACKED SECURITIES  | 695,874                   | 425,901                    |           | 246,402                    | -42.1        | 39,386                      |            | 34,031                   | -13.6       |
|   |                           |                            |           | ·                          |              |                             |            |                          |             |
| Mutual Funds  | 220,171                   | 5,133,614                  |           | 4,858,599                  | -5.4         | 4,901,969                   |            |                          |             |
| Common Trusts TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS   | 3,510,271<br>3,730,442    | 3,524,192<br>8,657,806     |           | 3,433,659<br>8,292,258     | -2.6<br>-4.2 | 3,556,581<br>8,458,550      | 3.6<br>2.0 | 3,518,691<br>8,481,965   | -1.1<br>0.3 |
| Bank Issued FDIC-Guaranteed Bonds   | 3,730,442                 |                            |           | 0,292,236                  |              | 0,436,330                   | -          | 0,461,903                |             |
| MORTGAGE RELATED SECURITIES:  |                           |                            | .,,,,     |                            | 14/71        |                             | 1071       |                          | 147.        |
| Collateralized Mortgage Obligations   | 456,348,742               | 457,469,685                | 0.2       | 302,498,237                | -33.9        | 348,733,267                 | 15.3       | 611,348,979              | 75.3        |
| Commercial Mortgage Backed Securities   | 182,461,623               | 231,697,664                | 27.0      | 248,863,099                | 7.4          | 241,303,057                 | -3.0       | 290,560,578              | 20.4        |
| OTHER INVESTMENT INFORMATION:  Non-Mortgage Related Securities With Embedded Options                            |                           |                            |           |                            |              |                             |            |                          |             |
| or Complex Coupon Formulas  | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           | N/A        | 0                        | N/A         |
| Non-Mortgage Related Securities With Maturities > 3 Yrs   |                           |                            | 14/74     |                            | 14// (       | 0                           | 14/70      |                          | 14//        |
| Without Embedded Options or Complex Coupon Formulas   | 0                         | 0                          | N/A       | 0                          |              | 0                           | N/A        | 0                        |             |
| Securities per 703.12(b)  | 0                         | 0                          |           | 0                          |              | 0                           |            | 0                        |             |
| Deposits/Shares per 703.10(a)  Market Value of Investments Purchased Under                                      | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           | N/A        | 0                        | N/A         |
| Investment Pilot Program (703.19)   | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           | N/A        | 0                        | N/A         |
| Fair Value of Total Investments   | 3,630,295,808             | 3,434,984,459              |           | 3,177,831,215              |              | 3,462,520,718               |            | 5,017,852,263            |             |
| Investment Repurchase Agreements  | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           | N/A        | 0                        | N/A         |
| Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage                                    | 40,000,400                |                            | -100.0    | 0                          | N1/A         | 0                           | N1/A       |                          | N1/A        |
| Cash on Deposit in Corporate Credit Unions  | 12,820,488<br>138,861,044 | 0<br>125,494,471           |           | 109,190,803                | N/A<br>-13.0 | 156,891,558                 |            | 0<br>294,550,810         |             |
| Cash on Deposit in Other Financial Institutions   | 625,332,102               | 604,075,196                |           | 555,381,885                | -8.1         | 386,712,285                 |            | 525,232,519              |             |
| CUSO INFORMATION  |                           |                            |           |                            |              |                             |            |                          |             |
| Value of Investments in CUSO  | 49,550,647                | 46,887,762                 |           | 41,502,091                 | -11.5        | 45,619,404                  |            |                          |             |
| CUSO loans  | 581,277                   | 300,000                    |           | 9,999,994                  |              | 6,936,811                   |            |                          |             |
| Aggregate cash outlays in CUSO  | 23,730,960                | 22,795,773                 | -3.9      | 22,593,065                 | -0.9         | 31,501,582                  | 39.4       | 32,019,625               | 1.6         |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>   | 0                         | 0                          | N/A       | 1,281,748                  | N/A          | 1,319,011                   | 2.9        | 1,337,885                | 1.4         |
| Outstanding Balance of Brokered CDs and Share   | ı                         |                            | INIZ      | 1,201,740                  | IN/A         | 1,010,011                   | 2.3        | 1,001,000                | 1.4         |
| Certificates Purchased  | 181,543,795               | 158,639,065                | -12.6     | 156,482,012                | -1.4         | 204,814,345                 | 30.9       | 270,916,116              | 32.3        |
| CREDIT UNION INVESTMENT PROGRAMS  |                           |                            |           |                            |              |                             |            |                          |             |
| Mortgage Processing Approved Mortgage Seller  | 22<br>18                  | 23<br>20                   |           | 22                         |              | 21<br>20                    |            |                          |             |
| Borrowing Repurchase Agreements   | 10                        | 20                         |           | 1                          |              | 1                           |            |                          |             |
| Brokered Deposits (all deposits acquired through 3rd party)   | 3                         |                            |           | 4                          |              | 4                           |            |                          |             |
| Investment Pilot Program  | 0                         |                            |           | 0                          |              | 0                           |            |                          |             |
| Investments Not Authorized by FCU Act (SCU only)  | 2                         |                            |           | 2                          |              | 2                           |            |                          |             |
| Deposits and Shares Meeting 703.10(a)   | 0                         |                            |           | 0                          |              | 0                           |            | 0                        |             |
| Brokered Certificates of Deposit (investments) Charitable Donation Accounts                                     | 33                        | 32<br>0                    |           | 31<br>0                    |              | 33                          |            | 35<br>0                  |             |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE  | U                         | 0                          | IN/A      | U                          | IN/A         | 0                           | IN/A       | 0                        | IN/A        |
| BENEFIT PLANS OR DEFERRED COMPENSATION PLANS  |                           |                            |           |                            |              |                             |            |                          |             |
| Securities  | 21,751,020                | 18,965,463                 |           | 41,774,971                 | 120.3        | 68,423,348                  |            |                          |             |
| Other Investments   | 6,655,608                 | 24,340,965                 |           | 6,181,718                  |              |                             |            |                          |             |
| Other Assets Total Assets Used to Fund Employee Benefit Plans or Deferred                                       | 126,865,370               | 116,433,115                | -8.2      | 141,546,506                | 21.6         | 141,348,411                 | -0.1       | 161,153,771              | 14.0        |
| Compensation Agreements   | 155,271,998               | 159,739,543                | 2.9       | 189,503,195                | 18.6         | 215,490,583                 | 13.7       | 235,263,158              | 9.2         |
|   |                           |                            |           |                            |              | .,,                         |            |                          |             |
| 1/ Prior to March 31, 2014, this item included investments purchased for employed                               | e benefit/deferred comp   | pensation plans.           |           |                            |              |                             |            |                          |             |
| # Means the number is too large to display in the cell  |                           |                            |           |                            |              |                             | 1          |                          | <u> </u>    |
|   |                           |                            |           |                            |              |                             |            | 16.Oth                   | erinvinfo   |

|  | Cumplemental Char | e Information, Off Ba | alanaa Ci | nost 9 Borrowings   | T .         |                        |           |                       |              |
|--|-------------------|-----------------------|-----------|---------------------|-------------|------------------------|-----------|-----------------------|--------------|
| Return to cover  | Supplemental Shai | For Charter :         |           | neet, & borrowings  |             |                        |           |                       |              |
| 09/10/2020   |                   | Count of CU :         |           |                     |             |                        |           |                       |              |
| CU Name: N/A   |                   | Asset Range :         |           |                     |             |                        |           |                       |              |
| Peer Group: N/A  |                   |                       |           | Nation * Peer Group | : All * Sta | te = 'MO' * Type Inclu | ıded: Fed | derally Insured State | Credit       |
|  | Count o           | f CU in Peer Group :  | N/A       |                     |             |                        |           |                       |              |
|  |                   |                       |           |                     |             |                        |           |                       |              |
|  | Dec-2016          | Dec-2017              | % Chg     | Dec-2018            | % Chg       | Dec-2019               | % Chg     | Jun-2020              | % Chg        |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):                 |                   |                       |           |                     |             |                        |           |                       |              |
| Accounts Held by Member Public Units                                     | 1,393,985         | 3,400,600             | 143.9     |                     | -58.5       | 4,608,075              | 226.9     | 2,468,466             |              |
| Accounts Held by Nonmember Public Units                                  | 1,729,535         | 8,222,612             | 375.4     | 1,914,394           | -76.7       | 2,086,039              | 9.0       | 4,980,411             | 138.7        |
| Employee Benefit Member Shares   | 22,191,319        | 22,081,557            | -0.5      | 34,627,568          | 56.8        | 27,730,953             | -19.9     | 28,226,177            | 1.8          |
| Employee Benefit Nonmember Shares  | 0                 | 0                     | N/A       | 0                   | N/A         | 0                      | N/A       | 0                     | N/A          |
| 529 Plan Member Deposits   | 0                 | 0                     | N/A       | 0                   |             | 0                      | N/A       | 0                     | N/A          |
| Non-dollar Denominated Deposits  | 0                 | 0                     | N/A       | 0                   | N/A         | 0                      | N/A       | 0                     | N/A          |
| Health Savings Accounts  | 26,265,171        | 29,762,725            | 13.3      | 33,458,629          | 12.4        | 37,283,534             | 11.4      | 42,188,942            | 13.2         |
| Dollar Amount of Share Certificates >= \$100,000                         | 480,272,569       | 544,188,997           | 13.3      | 531,588,965         | -2.3        | 716,791,374            | 34.8      | 836,194,896           | 16.7         |
| Dollar Amount of IRA/Keogh >= \$100,000                                  | 293,622,367       | 276,532,323           | -5.8      | 266,674,751         | -3.6        | 325,883,457            | 22.2      | 313,366,208           | -3.8         |
| Dollar Amount of Share Drafts Swept to Regular Shares or                 |                   |                       |           |                     |             |                        |           |                       |              |
| Money Market Accounts  | 0                 | 0                     | N/A       | 0                   | N/A         | 0                      | N/A       | 0                     | N/A          |
| Commercial Share Accounts  | 210,176,031       | 308,237,597           | 46.7      | 352,975,706         | 14.5        | 451,649,775            | 28.0      | 647,567,839           | 43.4         |
| Negative Shares as Included in All Other Unsecured Loans/Lines of Credit | 6,263,090         | 6,517,312             | 4.1       | 7,649,812           | 17.4        | 7,564,096              | -1.1      | 4,617,676             | -39.0        |
| SAVING MATURITIES  |                   |                       |           |                     |             |                        |           |                       |              |
| < 1 year   | 9,969,904,623     | 10,327,540,539        | 3.6       | 10,787,724,381      | 4.5         | 11,570,744,577         | 7.3       | 13,678,328,123        | 18.2         |
| 1 to 3 years   | 671,100,197       | 767,627,235           | 14.4      |                     | -3.8        | 800,378,746            | 8.4       | 770,207,513           |              |
| > 3 years  | 362,583,095       | 389,395,697           | 7.4       |                     | 3.3         | 494,259,155            | 22.9      | 477,268,194           |              |
| Total Shares & Deposits  | 11,003,587,915    | 11,484,563,471        | 4.4       |                     | 3.9         |                        | 7.9       | 14,925,803,830        |              |
| NSURANCE COVERAGE OTHER THAN NCUSIF                                      | , ,               | , , , , , , , , , ,   |           | ,,                  |             | , ,                    |           | ,,                    |              |
| Share/Deposit Insurance Other than NCUSIF                                | 7                 | 7                     | 0.0       | 7                   | 0.0         | 9                      | 28.6      | 9                     | 0.0          |
| Dollar Amount of Shares/Deposits Covered by Additional/Alternate         | 33,651,660        | 32.548.467            | -3.3      |                     | 4.6         | 45,839,568             | 34.6      | 51,644,778            |              |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR                             | ,                 | . ,,                  |           | . ,, .              |             | .,,                    |           | . , , , .             |              |
| COMMERCIAL LOANS   |                   |                       |           |                     |             |                        |           |                       |              |
| Fotal Unfunded Commitments for Commercial Loans                          | 18,718,057        | 15,570,012            | -16.8     | 44,595,368          | 186.4       | 69,804,507             | 56.5      | 75,458,484            | 8.1          |
| Miscellaneous Commercial Loan Unfunded Commitments (Included In          | ., .,             | .,,                   |           | 7,                  |             | ,                      |           | -, -, -, -            |              |
| Categories Above)  |                   |                       |           |                     |             |                        |           |                       |              |
| Agricultural Related Commercial Loans                                    | 97,892            | 169,646               | 73.3      | 59,899              | -64.7       | 233,281                | 289.5     | 158,231               | -32.2        |
| Construction & Land Development  | 3,023,698         | 3,570,088             | 18.1      | 30,887,136          | 765.2       | 49,831,183             | 61.3      | 42,514,672            | -14.7        |
| Outstanding Letters of Credit  | 92,000            | 181,000               | 96.7      | 482,070             | 166.3       | 260,580                | -45.9     | 258,526               | -0.8         |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL                         | ,,,,,             | ,,,,,                 |           | . ,                 |             | ,                      |           |                       |              |
| REMAINING LOANS (NON-COMMERCIAL)   |                   |                       |           |                     |             |                        |           |                       |              |
| Revolving O/E Lines 1-4 Family   | 463,245,563       | 519,720,627           | 12.2      | 569,937,011         | 9.7         | 608,674,310            | 6.8       | 686,221,344           | 12.7         |
| Credit Card Line   | 1,021,715,455     | 996,166,663           | -2.5      |                     | 5.1         | 1,084,385,763          | 3.6       | 1,197,813,733         |              |
| Unsecured Share Draft Lines of Credit                                    | 115,169,956       | 118,574,917           | 3.0       |                     | -6.0        | 116,609,429            | 4.6       | 127,063,145           |              |
| Overdraft Protection Programs  | 265,179,159       | 284,026,006           | 7.1       |                     |             | 320,384,567            | 4.7       | 325,967,861           | 1.7          |
| Residential Construction Loans-Excluding Commercial Purpose              | 2,021,104         | 2,693,939             | 33.3      |                     | 77.8        | 6,265,524              | 30.8      | 8,403,599             |              |
| Federally Insured Home Equity Conversion Mortgages (HECM)                | 0                 | 0                     |           |                     |             | 0                      | N/A       | 0                     |              |
| Proprietary Reverse Mortgage Products                                    | 0                 | 0                     |           |                     |             | 0                      | N/A       | 0                     | 1            |
| Other Unused Commitments   | 25,771,454        | 27,517,022            | 6.8       |                     | 7.4         | 25,094,161             | -15.1     | 30,882,721            |              |
| Total Unfunded Commitments for Non-Commercial Loans                      | 1,893,102,691     | 1,948,699,174         | 2.9       |                     | 6.1         | 2,161,413,754          | 4.5       | 2,376,352,403         |              |
| Total Unused Commitments   | 1,911,820,748     | 1,964,269,186         | 2.7       |                     | 7.6         | 2,231,218,261          | 5.6       | 2,451,810,887         | 9.9          |
| %(Unused Commitments / Cash & ST Investments)                            | 120.91            | 130.89                | 8.3       |                     | 13.9        | 117.53                 | -21.2     | 77.58                 | +            |
| Unfunded Commitments Committed by Credit Union                           | 1,911,748,778     | 1,963,730,475         | 2.7       |                     | 7.6         | 2,230,557,240          | 5.6       | 2,451,321,399         |              |
| Unfunded Commitments Through Third Party                                 | 71,970            | 538,711               | 648.5     |                     | -20.9       | 661,021                | 55.1      | 489,488               |              |
| Loans Transferred with Recourse 1  | 297,567,906       | 376.837.079           |           |                     | 36.4        | 669,043,347            | 30.2      | 581.856.975           |              |
|  |                   | , ,                   | 26.6      |                     | -72.2       |                        | -67.4     | 60,562                |              |
| Pending Bond Claims  | 1,237,869         | 1,150,733             | -7.0      |                     |             | 104,366                |           |                       |              |
| Other Contingent Liabilities   | 21,693,808        | 22,140,378            | 2.1       | 15,923,424          | -28.1       | 9,296,398              | -41.6     | 9,603,949             | 3.3          |
| CREDIT AND BORROWING ARRANGEMENTS:                                       |                   |                       |           |                     |             |                        |           |                       |              |
| Num FHLB Members   | 26                | 27                    | 3.8       | 27                  | 0.0         | 27                     | 0.0       | 28                    | 3.7          |
| LINES OF CREDIT (Borrowing)  |                   | 4.06                  |           | 4.05                |             | 0.4=====               |           | 0.05                  | <del>-</del> |
| Total Credit Lines   | 2,045,223,332     | 1,909,671,610         | -6.6      |                     | 2.7         | 2,172,713,068          | 10.8      | 2,322,918,099         |              |
| Total Committed Credit Lines   | 441,213,776       | 55,894,849            | -87.3     |                     | -3.5        | 76,216,350             | 41.4      | 83,299,712            |              |
| Total Credit Lines at Corporate Credit Unions                            | 294,195,000       | 299,050,652           | 1.7       |                     | 3.8         |                        | 1.5       |                       |              |
| Draws Against Lines of Credit  | 45,242,176        | 206,089,643           | 355.5     | 232,511,178         | 12.8        | 184,501,548            | -20.6     | 209,333,574           | 13.5         |
| BORROWINGS OUTSTANDING FROM CORPORATE                                    |                   |                       |           |                     |             |                        |           |                       |              |
| CREDIT UNIONS  |                   |                       |           |                     | 0           |                        |           |                       |              |
| Line of Credit Outstanding from Corporate Cus                            | 1,631,289         | 2,881,125             | 76.6      |                     |             | 1,322,305              | -84.9     | 0                     |              |
| Term Borrowings Outstanding from Corporate Cus                           | 0                 | 0                     | N/A       | 0                   | N/A         | 2,000,000              | N/A       | 0                     | -100.0       |
| MISCELLANEOUS BORROWING INFORMATION:                                     | ļ                 |                       |           |                     |             |                        |           |                       | 1            |
| Assets Pledged to Secure Borrowings                                      | 1,652,201,306     | 1,751,877,050         | 6.0       | 1,856,055,172       | 5.9         | 2,157,510,276          | 16.2      | 2,295,675,132         | 6.4          |
|  | 1                 |                       |           |                     |             |                        |           |                       | 1            |
| Amount of Borrowings Subject to Early Repayment at                       |                   |                       |           |                     | N/A         | 0                      | N/A       | 0                     | N/A          |
| Lenders Option   | 0                 | 0                     | N/A       |                     |             |                        |           | -                     |              |
| Lenders Option  Jninsured Secondary Capital <sup>2</sup>                 | 0                 | 0                     |           |                     |             | 500,000                | 0.0       | -                     |              |
| Lenders Option   |                   |                       |           |                     |             |                        |           | -                     |              |

|   | Miscellan     | oous Information D                   | roarame  | Convione             |            |                       |          |                        |           |
|---|---------------|--------------------------------------|----------|----------------------|------------|-----------------------|----------|------------------------|-----------|
| Return to cover   | Wiscellan     | eous Information, P<br>For Charter : |          | Services             |            |                       |          |                        |           |
| 09/10/2020  |               | Count of CU                          |          |                      |            |                       |          |                        |           |
| CU Name: N/A  |               | Asset Range :                        |          |                      |            |                       |          |                        |           |
| Peer Group: N/A   |               |                                      |          | Nation * Peer Group: | All * Stat | e = 'MO' * Type Inclu | ded: Fed | erally Insured State C | redit     |
| 1 001 01000   | Count o       | f CU in Peer Group :                 |          | lation . co. Group.  | / UII Olul |                       |          | orany mourou otato o   | - Cuit    |
|   | - Jouine o    |                                      | 1.0.71   |                      |            |                       |          |                        |           |
|   | Dec-2016      | Dec-2017                             | % Cha    | Dec-2018             | % Cha      | Dec-2019              | % Cha    | Jun-2020               | % Chg     |
| MEMBERSHIP:   | 200 2010      | 200 2011                             | /0 U.i.g | 200 2010             | /0 U.i.g   | 200 2010              | /0 U.I.g | 04 2020                | /0 U.i.g  |
| Num Current Members   | 1,415,570     | 1,452,892                            | 2.6      | 1,507,778            | 3.8        | 1,534,442             | 1.8      | 1,553,120              | 1.2       |
| Num Potential Members   | 37,227,328    | 33,190,253                           |          |                      | -0.5       | 34,552,290            | 4.6      | 35,018,165             |           |
| % Current Members to Potential Members  | 3.80          | 4.38                                 |          | 4.57                 | 4.3        | 4.44                  | -2.7     | 4.44                   | -0.1      |
| * % Membership Growth   | 1.86          | 2.64                                 |          | 3.78                 |            | 1.77                  | -53.2    | 2.43                   | 37.7      |
| Total Num Savings Accts   | 2,657,678     | 2,739,099                            |          | 2,837,355            | 3.6        | 2,880,247             | 1.5      | 2,971,210              |           |
| EMPLOYEES:  | 2,001,010     | 2,100,000                            | 0.1      | 2,001,000            | 0.0        | 2,000,2               |          | 2,011,210              | 0.2       |
| Num Full-Time Employees   | 3,708         | 3,779                                | 1.9      | 3,966                | 4.9        | 4,115                 | 3.8      | 4,158                  | 1.0       |
| Num Part-Time Employees   | 385           | 352                                  |          |                      |            | 287                   | -15.6    | 274                    | -4.5      |
| BRANCHES:   | 000           | 002                                  | 0.0      | 040                  | 0.4        | 201                   | 10.0     | 214                    | 4.0       |
| Num of CU Branches  | 310           | 321                                  | 3.5      | 322                  | 0.3        | 324                   | 0.6      | 322                    | -0.6      |
| Num of CUs Reporting Shared Branches  | 30            | 30                                   |          |                      | 3.3        | 29                    | -6.5     | 29                     |           |
| Plan to add new branches or expand existing facilities                            | 15            | 14                                   |          | 15                   |            | 19                    | 26.7     | 13                     |           |
| MISCELLANEOUS LOAN INFORMATION:   | 13            | 14                                   | -0.7     | 13                   | 7.1        | 19                    | 20.7     | 13                     | -31.0     |
| **Total Amount of Loans Granted YTD   | 4,156,782,511 | 4,392,465,382                        | 5.7      | 4,782,698,439        | 8.9        | 5,438,555,196         | 13.7     | 3,552,771,726          | 30.7      |
| **Total Payday Alternative Loans (PAL Loans) Granted Year to Date                 | 4,130,762,311 | 4,392,403,302                        | 3.7      | 4,702,090,439        | 0.9        | 5,436,555,196         | 13.7     | 3,332,771,720          | 30.7      |
| (FCUs Only)   | 0             | O                                    | N/A      | 0                    | N/A        | 0                     | N/A      | 0                      | N/A       |
| MEMBER SERVICE AND PRODUCT OFFERINGS  | •             |                                      | 14// (   |                      | 14// (     |                       | 14// (   | •                      | 14// (    |
| (Credit Programs):  |               |                                      |          |                      |            |                       |          |                        |           |
| Commercial Loans  | 32            | 32                                   | 0.0      | 32                   | 0.0        | 33                    | 3.1      | 33                     | 0.0       |
| Credit Builder  | 27            | 27                                   |          |                      |            | 26                    |          | 26                     |           |
| Debt Cancellation/Suspension  | 5             | 4                                    |          |                      |            | 5                     |          | 5                      |           |
| Direct Financing Leases   | 0             | 0                                    |          | 0                    |            | 0                     |          | 0                      |           |
| Indirect Commercial Loans   | 8             | 8                                    |          |                      |            | 8                     |          | 8                      |           |
| Indirect Consumer Loans   | 35            | 33                                   |          | 32                   |            | 32                    | 0.0      | 32                     |           |
| Indirect Mortgage Loans   | 9             | 8                                    |          | 11                   |            | 11                    | 0.0      | 11                     |           |
| Interest Only or Payment Option 1st Mortgage Loans                                | 11            | c                                    |          |                      |            | 11                    | 0.0      | 11                     |           |
| Micro Business Loans  |               | 12                                   |          |                      |            |                       |          | 12                     |           |
| Micro Consumer Loans  | 12<br>12      | 12                                   |          |                      |            | 12<br>11              | 0.0      | 12                     |           |
| Overdraft Lines of Credit   |               |                                      |          | 55                   |            |                       |          |                        |           |
| Overdraft Protection  | 59            | 57                                   |          |                      |            | 53                    |          | 53                     |           |
|   | 55            | 52                                   |          |                      |            | 50                    |          | 50                     |           |
| Participation Loans   | 40            | 39                                   |          |                      |            | 44                    | 0.0      | 44                     |           |
| Pay Day Loans   | 15            | 16                                   |          |                      |            | 16                    |          | 16                     |           |
| Real Estate Loans   | 78            | 74                                   |          | 69                   |            | 67                    | -2.9     | 67                     |           |
| Refund Anticipation Loans   | 2             | 2                                    |          |                      |            | 2                     |          | 2                      |           |
| Risk Based Loans  | 80            | 76                                   |          |                      |            | 71                    | -2.7     | 71                     |           |
| Share Secured Credit Cards  | 31            | 29                                   |          |                      |            | 30                    |          | 31                     |           |
| Payday Alternative Loans (PAL Loans)  | 0             | 0                                    | N/A      | 0                    | N/A        | 0                     | N/A      | 0                      | N/A       |
| MEMBER SERVICE AND PRODUCT OFFERINGS  |               |                                      |          |                      |            |                       |          |                        |           |
| (Other Programs):   | 70            |                                      | 0.5      |                      | 0.0        | 70                    | 4.0      | 70                     | 0.0       |
| ATM/Debit Card Program  Commercial Share Accounts                                 | 79            | 77                                   |          |                      |            | 76                    |          | 76                     |           |
|   | 42            | 44                                   |          |                      |            | 43                    | 0.0      | 42                     |           |
| Check Cashing   | 60            | 60                                   |          |                      |            | 61                    | 0.0      | 61                     | 0.0       |
| First Time Homebuyer Program  | 14            | 14                                   |          |                      |            | 16                    |          | 17                     |           |
| Health Savings Accounts   | 12            | 12                                   |          |                      |            | 13                    |          | 13                     |           |
| Individual Development Accounts   | 2             | 2                                    |          |                      |            | 3                     |          | 3                      |           |
| In-School Branches  | 1             | 1                                    |          |                      |            | 1                     | 0.0      | 1                      |           |
| Insurance/Investment Sales  | 36            | 35                                   |          |                      |            | 35                    |          | 35                     |           |
| International Remittances   | 20            | 20                                   |          |                      |            | 20                    |          | 21                     |           |
| Low Cost Wire Transfers   | 77            | 75                                   |          |                      |            | 72                    |          | 72                     |           |
| **Number of International Remittances Originated YTD                              | 4,008         | 4,162                                | 3.8      | 4,461                | 7.2        | 4,250                 | -4.7     | 2,056                  | -3.2      |
| MERGERS/ACQUISITIONS:   |               |                                      |          |                      |            |                       |          |                        |           |
| Completed Merger/Acquisition Qualifying for                                       | 1             |                                      |          |                      |            |                       |          |                        |           |
| Business Combo Acctng (FAS 141R)  | 10            | 13                                   | 30.0     | 13                   | 0.0        | 14                    | 7.7      | 14                     | 0.0       |
| Adjusted Retained Earnings Obtained through                                       | 45 505 0      |                                      |          |                      |            |                       |          |                        |           |
| Business Combinations   | 15,567,369    | 17,042,824                           | 9.5      | 19,237,034           | 12.9       | 22,413,114            | 16.5     | 22,413,114             | 0.0       |
| Fixed Assets - Capital & Operating Leases   |               |                                      | 1        |                      |            |                       |          |                        |           |
| Aggregate of Future Capital and Operating Lease Pmts                              | 00 000 0 10   | 00 405 000                           | 15-      | 00.040.510           | 44.0       | 00.054.005            | 45-      | 00 707 :0:             |           |
| on Fixed Assets (not discounted to PV)  | 28,683,342    | 33,195,608                           | 15.7     | 29,249,548           | -11.9      | 33,854,037            | 15.7     | 33,707,134             | -0.4      |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no | annualizing)  |                                      | 1        |                      |            |                       |          |                        |           |
| ** Amount is year-to-date and the related % change ratio is annualized.           |               |                                      |          |                      |            |                       |          |                        |           |
| # Means the number is too large to display in the cell                            |               |                                      |          |                      |            |                       |          | 18.MiscInfoAnd         | dServices |

|   | Inform         | nation System | s & Tech | nology        |          |                  |           |              |         |
|---|----------------|---------------|----------|---------------|----------|------------------|-----------|--------------|---------|
| Return to cover                                   |                | For Charter : | N/A      |               |          |                  |           |              |         |
| 09/10/2020  |                | Count of CU:  | 97       |               |          |                  |           |              |         |
| CU Name: N/A                                      |                | Asset Range : |          |               |          |                  |           |              |         |
| Peer Group: N/A                                   |                | Criteria :    | Region:  | Nation * Peer | Group: A | All * State = 'M | O' * Type | Included: Fe | derally |
|   | Count of CU in | Peer Group :  | N/A      |               |          |                  |           |              |         |
|   |                |               |          |               |          |                  |           |              |         |
|   | Dec-2016       | Dec-2017      | % Chg    | Dec-2018      | % Chg    | Dec-2019         | % Chg     | Jun-2020     | % Cho   |
|   |                |               |          |               |          |                  | 0         |              | •       |
| System Used to Maintain Share/Loan Records        |                |               |          |               |          |                  |           |              |         |
| Manual System (No Automation)                     | 1              | 0             | -100.0   | 0             | N/A      | 0                | N/A       | 0            | N/A     |
| Vendor Supplied In-House System                   | 56             |               |          |               | -5.6     | 48               | -5.9      | 48           | 0.0     |
| Vendor On-Line Service Bureau                     | 45             |               |          |               |          | 45               | 4.7       | 45           | 0.0     |
| CU Developed In-House System                      | 0              |               |          |               |          | 0                |           | 0            |         |
| Other   | 5              |               |          |               |          | 4                |           | 4            |         |
| Culoi   |                |               | 0.0      |               | 0.0      |                  | -20.0     |              | 0.0     |
| Electronic Financial Services                     |                |               |          |               |          |                  |           |              |         |
| Home Banking Via Internet Website                 | 82             | 81            | -1.2     | 78            | -3.7     | 78               | 0.0       | 78           | 0.0     |
| Audio Response/Phone Based                        | 60             |               |          |               | 0.0      | 55               | -1.8      | 55           | 0.0     |
| Automatic Teller Machine (ATM)                    | 76             |               | _        |               |          | 74               | 0.0       | 74           | 0.0     |
| Kiosk   | 6              |               |          |               |          | 74               | 16.7      | 74           | 0.0     |
| Mobile Banking                                    | 54             |               | 4        |               |          | 59               |           | 59           |         |
| •   |                |               |          |               |          |                  | 7.3       |              |         |
| Other   | 2              | 4             | 100.0    | 6             | 50.0     | 6                | 0.0       | 6            | 0.0     |
| Services Offered Electronically                   |                |               |          |               |          |                  |           |              |         |
| Member Application                                | 41             | 42            |          |               |          | 43               |           | 44           | 2.3     |
| New Loan  | 48             | _             |          |               | 2.0      | 49               | -2.0      | 50           | 2.0     |
| Account Balance Inquiry                           | 82             |               |          |               |          | 79               | 1.3       | 79           | 0.0     |
| Share Draft Orders                                | 62             |               |          |               | -3.2     | 59               | -1.7      | 59           | 0.0     |
| New Share Account                                 | 24             | _             |          |               |          | 27               | 3.8       | 28           |         |
| Loan Payments                                     | 77             | 75            |          |               | -2.7     | 72               | -1.4      | 72           | 0.0     |
| Account Aggregation                               | 17             | 17            |          |               | 5.9      | 17               | -5.6      | 17           | 0.0     |
| Internet Access Services                          | 32             | 33            |          | 32            | -3.0     | 34               | 6.3       | 34           | 0.0     |
| e-Statements                                      | 77             | 74            | -3.9     | 73            | -1.4     | 71               | -2.7      | 71           | 0.0     |
| External Account Transfers                        | 29             | 31            | 6.9      | 35            | 12.9     | 35               | 0.0       | 36           | 2.9     |
| View Account History                              | 82             | 81            | -1.2     | 78            | -3.7     | 78               | 0.0       | 78           | 0.0     |
| Merchandise Purchase                              | 6              | 6             | 0.0      | 4             | -33.3    | 3                | -25.0     | 3            | 0.0     |
| Merchant Processing Services                      | 6              | 6             | 0.0      | 7             | 16.7     | 9                | 28.6      | 9            | 0.0     |
| Remote Deposit Capture                            | 27             | 35            | 29.6     | 41            | 17.1     | 46               | 12.2      | 48           | 4.3     |
| Share Account Transfers                           | 82             | 79            | -3.7     | 76            | -3.8     | 77               | 1.3       | 77           | 0.0     |
| Bill Payment                                      | 67             | 66            | -1.5     | 63            | -4.5     | 63               | 0.0       | 63           | 0.0     |
| Download Account History                          | 72             | 72            |          |               | -4.2     | 67               | -2.9      | 67           | 0.0     |
| Electronic Cash                                   | 5              |               |          | 5             |          | 5                |           | 5            | 0.0     |
| Electronic Signature Authentication/Certification | 17             | 25            | 47.1     | 32            | 28.0     | 34               | 6.3       | 34           | 0.0     |
| Mobile Payments                                   | 24             |               | 4        |               | 19.2     | 34               | 9.7       | 36           | 5.9     |
| Type of World Wide Website Address                |                | -             |          |               |          |                  |           |              |         |
| Informational                                     | 11             | 9             | -18.2    | 8             | -11.1    | 7                | -12.5     | 7            | 0.0     |
| Interactive                                       | 2              |               |          |               | -50.0    | 1                | 0.0       | 1            | 0.0     |
| Transactional                                     | 80             |               |          |               | -2.5     | 76               | -1.3      | 76           | 0.0     |
| Number of Members That Use Transactional Website  | 658,882        | _             |          |               | 9.6      | 867,475          |           | 919,207      | 6.0     |
| No Website, But Planning to Add in the Future     | 030,002        | ,             |          |               |          | 007,470          |           | 0            |         |
| Type of Website Planned for Future                | -              |               | 14/7     |               | 13//3    | 0                | 14/7      | U            | 14//    |
| Informational                                     | 0              | 0             | N/A      | . 0           | N/A      | 0                | N/A       | 0            | N/A     |
| Interactive                                       | 0              |               |          |               |          | 0                |           | 0            |         |
| Transactional                                     | 0              | _             |          |               |          | 0                |           | 0            |         |
|   | U              | 0             | IN/A     | 0             | IN/A     | 0                | IN/A      | U            | IN//    |
| Miscellaneous                                     | 100            | 400           |          | ^7            | 2.2      | 05               | 0.1       | 05           | 0.      |
| Internet Access                                   | 103            | 100           | -2.9     | 97            | -3.0     | 95               | -2.1      | 95           | 0.      |
|   |                |               |          |               |          |                  |           |              | L       |
|   |                |               |          |               |          |                  |           |              | 19.IS&  |

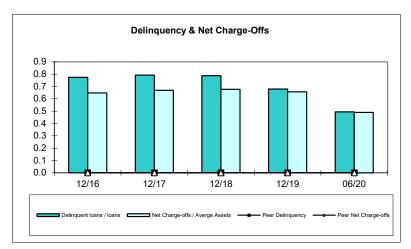
Return to cover

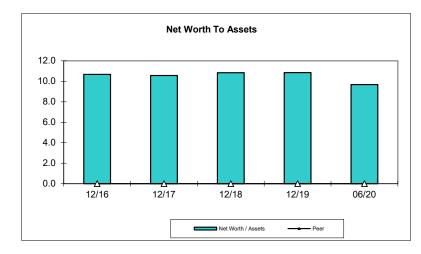
09/10/2020

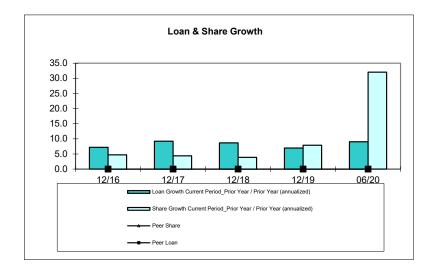
CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 97 Asset Range : N/A

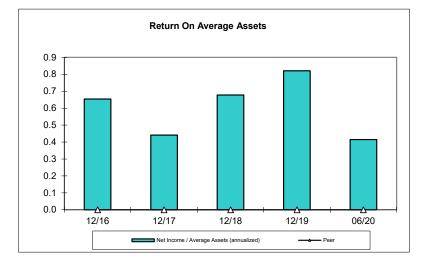
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









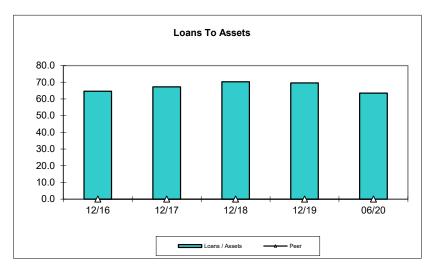
Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Graphs 2 Return to cover For Charter: N/A 09/10/2020 CU Name: N/A

Count of CU: 97 Asset Range: N/A

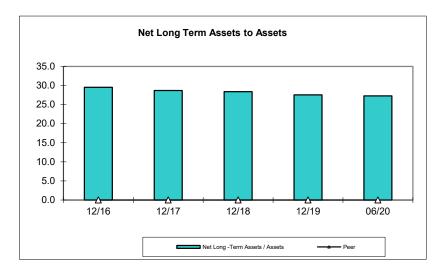
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A

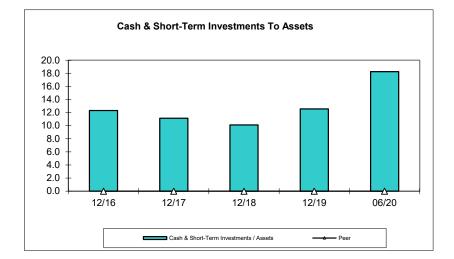


Peer Group:

N/A







Cycle Date: September-2020
Run Date: 12/17/2020
Interval: Annual

Non-Validated

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- 3 Supplemental Ratios
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- 20 Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
- 21 Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

 Count of CU :
 96

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

|   |                             | Summary Financial In       | formatio   | n                                       |             |                        |              |                        |             |
|---|-----------------------------|----------------------------|------------|---|-------------|------------------------|--------------|------------------------|-------------|
| Return to cover   |                             | For Charter :              |            |   |             |                        |              |                        |             |
| 12/17/2020  |                             | Count of CU :              |            |   |             |                        |              |                        |             |
| CU Name: N/A  |                             | Asset Range :              | N/A        |   |             |                        |              |                        |             |
| Peer Group: N/A   |                             | Criteria :                 | Region:    | Nation * Peer Group:                    | All * Stat  | e = 'MO' * Type Includ | ed: Fede     | rally Insured State Cr | edit        |
|   | Count                       | of CU in Peer Group :      | N/A        |   |             |                        |              |                        |             |
|   |                             |                            |            |   |             |                        |              |                        |             |
|   | Dec-2016                    |                            | % Chg      |   | % Chg       |                        | % Chg        |                        | % Chg       |
| ASSETS:   | <u>Amount</u>               | <u>Amount</u>              |            | <u>Amount</u>                           |             | <u>Amount</u>          |              | <u>Amount</u>          |             |
| Cash & Equivalents  | 937,036,001                 | 915,153,222                |            |   |             |                        | 34.1         | 1,989,196,527          |             |
| TOTAL INVESTMENTS   | 2,836,885,659               |                            |            |   |             |                        | 0.0          |                        |             |
| Loans Held for Sale   | 48,014,833                  | 46,919,709                 | -2.3       | 34,568,595                              | -26.3       | 73,318,768             | 112.1        | 124,574,340            | 69.9        |
|   |                             |                            |            |   |             |                        |              |                        | <del></del> |
| Real Estate Loans   | 3,407,206,098               |                            |            | , , ,                                   | 8.6         | , , ,                  | 10.2         |                        |             |
| Unsecured Loans   | 818,749,009                 |                            |            |   | 4.1         |                        | 1.8          |                        |             |
| Other Loans   | 4,065,627,976               |                            |            |   |             |                        | 5.3          |                        |             |
| TOTAL LOANS (Allowance for Loan & Lease Losses or Allowance for   | 8,291,583,083               | 9,055,891,340              | 9.2        | 9,839,933,888                           | 8.7         | 10,522,514,296         | 6.9          | 11,314,474,100         | 7.5         |
| Credit Losses on Loans & Leases )   | (73,086,629)                | (79,779,017)               | 9.2        | (82,092,040)                            | 2.9         | (74,050,628)           | -9.8         | (87,193,735)           | 17.7        |
| Land And Building   | 304,566,250                 |                            |            |   |             | ,                      | 11.6         |                        |             |
| Other Fixed Assets  | 54,958,821                  | 53,818,227                 |            |   |             |                        | 10.7         |                        |             |
| NCUSIF Deposit  | 103,094,489                 |                            |            |   |             |                        | 5.3          |                        |             |
| All Other Assets  | 333,078,623                 |                            |            |   |             |                        | 11.6         |                        |             |
| TOTAL ASSETS  | 12,836,131,130              |                            |            |   |             |                        | 8.0          |                        |             |
| LIABILITIES & CAPITAL:  | 12,000,101,100              | 10,100,100,200             |            | 10,000,010,100                          | 0.0         | 10,100,110,010         | 0.0          | 11,011,101,000         |             |
| Dividends Payable   | 12,616,088                  | 12,810,880                 | 1.5        | 14,436,129                              | 12.7        | 17,572,909             | 21.7         | 14,569,964             | -17.1       |
| Notes & Interest Payable  | 315,907,986                 |                            |            |   |             |                        | -0.8         |                        |             |
| Accounts Payable & Other Liabilities/3  | 186,248,564                 |                            |            | 164,036,519                             |             |                        | 16.1         | 243,279,878            |             |
| Uninsured Secondary Capital and   |                             | , ,                        |            | , ,                                     |             | , ,                    |              |                        |             |
| Subordinated Debt Included in Net Worth <sup>/4</sup>   | 0                           | 0                          | N/A        | 500,000                                 | N/A         | 500,000                | 0.0          | 500,000                | 0.0         |
| Share Drafts  | 2,094,747,630               | 2,269,797,210              |            |   |             | 2,649,925,821          | 9.0          |                        |             |
| Regular shares  | 3,702,045,188               | 3,937,724,337              | 6.4        | 4,131,668,081                           | 4.9         | 4,253,585,211          | 3.0          | 5,349,279,799          | 25.8        |
| All Other Shares & Deposits   | 5,206,795,097               | 5,277,041,924              | 1.3        | 5,365,233,059                           | 1.7         | 5,961,871,446          | 11.1         | 6,524,202,387          | 9.4         |
| TOTAL SHARES & DEPOSITS   | 11,003,587,915              | 11,484,563,471             | 4.4        | 11,928,408,350                          | 3.9         | 12,865,382,478         | 7.9          | 15,236,333,376         | 18.4        |
| TOTAL LIABILITIES 5   | 514,772,638                 | 612,981,306                | 19.1       | 614,924,573                             | 0.3         | 13,506,478,787         | 2,096.4      | 15,979,704,209         | 18.3        |
| Regular Reserve   | 211,248,468                 |                            |            |   | -0.1        | 211,067,646            | 0.0          |                        |             |
| Other Reserves  | 219,959,149                 | , ,                        |            | , ,                                     |             | , ,                    | 22.5         |                        |             |
| Undivided Earnings  | 886,562,960                 |                            |            |   |             |                        | 9.5          |                        |             |
| TOTAL EQUITY  | 1,317,770,577               | 1,368,953,462              |            |   |             | 1,601,697,228          | 10.3         |                        |             |
| TOTAL LIABILITIES, SHARES, & EQUITY   | 12,836,131,130              | 13,466,498,239             | 4.9        | 13,995,516,458                          | 3.9         | 15,108,176,015         | 8.0          | 17,677,754,986         | 17.0        |
| INCOME & EXPENSE  |                             |                            |            |   |             |                        |              |                        |             |
| Loan Income*  | 372,151,892                 |                            |            |   |             |                        | 11.5         | , ,                    | _           |
| Investment Income*  | 49,944,927                  |                            |            | , |             | , ,                    | 17.7         |                        |             |
| Other Income*   | 278,859,009                 |                            |            | , ,                                     |             | , ,                    | 4.3          | , ,                    |             |
| Total Employee Compensation & Benefits*  NCUSIF Premiums Expense *  | 252,268,431<br>271          | 264,309,396<br>0           |            | , ,                                     |             |                        | 5.6<br>288.1 | 246,920,960            |             |
| Total Other Operating Expenses*   | 255,603,747                 | 263,880,478                |            |   |             | ,                      | 8.4          |                        |             |
| Non-operating Income & (Expense)*   | 6,556,729                   |                            |            |   |             | , ,                    | 184.6        |                        |             |
| NCUSIF Stabilization Income*  | 0,530,729<br>N/A            | -10,361,243<br>N/A         |            | 9,272,131<br>N/A                        |             | 20,390,422<br>N/A      | 104.0        | 13,039,247<br>N/A      |             |
| Provision for Loan/Lease Losses or Total Credit Loss  | 11//1                       | 111/73                     |            | 19/79                                   |             | 11/73                  |              | 11//-1                 |             |
| Expense*  | 55,575,715                  | 65,144,046                 | 17.2       | 66,264,306                              | 1.7         | 57,973,227             | -12.5        | 48,524,412             | 11.6        |
| Cost of Funds*  | 62,265,528                  |                            |            |   | 1           | , ,                    | 40.7         |                        | -           |
| NET INCOME (LOSS) EXCLUDING STABILIZATION   | . , ,                       | ,,,,,,,                    |            | ,.                                      |             | ,,.                    |              | , ,                    |             |
| EXPENSE & NCUSIF PREMIUM */1  | 81,799,136                  | 58,048,061                 | -29.0      | 93,093,530                              | 60.4        | N/A                    |              | N/A                    |             |
| Net Income (Loss)*  | 81,798,865                  |                            |            |   |             |                        | 28.2         |                        |             |
| TOTAL CU's  | 107                         |                            |            | 99                                      | -3.9        |                        | -2.0         |                        |             |
| * Income/Expense items are year-to-date while the related %change   | ratios are annualized.      |                            |            |   |             |                        |              |                        |             |
| # Means the number is too large to display in the cell  |                             |                            |            |   |             |                        |              |                        |             |
| <sup>1</sup> Prior to September 2010, this account was named Net Income (Los  |                             |                            |            |   |             |                        |              |                        |             |
| <sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilize   | ation Expense. For December | ber 2010 and forward, this | account in | ncludes Temporary Corpo                 | rate CU Sta | abilization Expense    |              |                        |             |
| and NCUSIF Premiums.  |                             | Т                          | 1          | Т                                       |             | T                      | 1            | ļ                      | <del></del> |
| <sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities  |                             |                            |            |   |             |                        |              |                        | <del></del> |
| December 2011 and forward includes "Subordinated Debt Included Prior to 3/31/19, Total Liabilities did not include Total Shares and Debt Include Total Shares and Debt Include Total Shares and Debt Include Total Shares and Debt Include Total Shares and Debt Include Total Shares and Debt Include Total Shares and Debt Include Total Shares and Debt Include Total Shares and Debt Included Total Shares a |                             |                            | 1          |   | 1           |                        |              | 4 0                    | L           |
| Filor to 5/31/19, Total Liabilities did not include Total Shares and De   | zposits.                    | 1                          | 1          | 1                                       | 1           |                        |              | 1. Summary             | rınancıal   |

|   |  |                           | . 7                                    |                          |                  |                     | I                                      |                    |             |
|---|--|---------------------------|--|--------------------------|------------------|---------------------|--|--------------------|-------------|
|   |  | Key R                     |  |                          |                  |                     |  |                    |             |
| Return to cover   |  | For Charter :             |  |                          |                  |                     |  |                    |             |
| 12/17/2020  |  | Count of CU:              |  |                          |                  |                     |  |                    |             |
| Credit Union: N/A   | No Of Credit Unio                      | on In Peer Group :        |  |                          |                  |                     |  |                    |             |
| Peer Group Number: Custom   |  | Asset Range :             | N/A                                    |                          |                  |                     |  |                    |             |
|   |  |                           |  |                          | Dec-2019         |                     |  | Sep-2020           |             |
|   |  |                           |  |                          |                  |                     |  |                    |             |
|   | Dec-2016                               | Dec-2017                  | Dec-2018                               | Dec-2019                 | PEER Avg.**      | Percentile**        | Sep-2020                               | PEER Avg.**        | Percentile* |
| CAPITAL ADEQUACY RATIOS   |  |                           |  |                          |                  |                     |  |                    |             |
| Net Worth / Total Assets <sup>5</sup>   | 10.67                                  | 10.57                     | 10.84                                  | 10.85                    | N/A              | N/A                 |  | N/A                | N/A         |
| Net Worth / PCA Opt. Total Assets (if applies)                                  | N/A                                    | N/A                       | N/A                                    | N/A                      | N/A              | N/A                 |  | N/A                | N/A         |
| Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>               | 11.18                                  | 11.10                     | 11.37                                  | 11.29                    | N/A              | N/A                 |  | N/A                | N/A         |
| RBNW Requirement <sup>6</sup>   | N/A                                    | N/A                       | N/A                                    | N/A                      | N/A              | N/A                 | N/A                                    | N/A                | N/A         |
| GAAP Equity / Total Assets  | 10.27                                  | 10.17                     | 10.38                                  | 10.60                    | N/A              | N/A                 | 9.61                                   | N/A                | N/A         |
| Loss Coverage   | 16.76                                  | 17.10                     | 16.06                                  | 15.13                    | N/A              | N/A                 | 9.84                                   | N/A                | N/A         |
| ASSET QUALITY RATIOS  |  |                           |  |                          |                  |                     |  |                    |             |
| Delinguent Loans / Total Loans  | 0.77                                   | 0.79                      | 0.79                                   | 0.68                     | N/A              | N/A                 | 0.43                                   | N/A                | N/A         |
| Delinguent Loans / Net Worth  | 4.69                                   | 5.04                      | 5.11                                   | 4.36                     | N/A              | N/A                 |  | N/A                | N/A         |
| Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>                   | 0.65                                   | 0.67                      | 0.68                                   | 0.66                     | N/A              | N/A                 |  | N/A                | N/A         |
| Delinquent Loans + Net Charge-Offs / Average Loans                              | 1.45                                   | 1.50                      | 1.50                                   | 1.36                     | N/A              | N/A                 |  | N/A                | N/A         |
| Other Non-Performing Assets / Total Assets                                      | 0.10                                   | 0.09                      | 0.08                                   | 0.09                     | N/A              | N/A                 | 0.07                                   | N/A                | N/A         |
|   |  |                           |  |                          |                  |                     |  |                    |             |
| MANAGEMENT RATIOS   |  |                           |  |                          |                  |                     | . =-                                   |                    |             |
| Net Worth Growth  | 6.82                                   | 3.97                      | 6.61                                   | 8.05                     | N/A              | N/A                 |  | N/A                | N/A         |
| Share Growth <sup>1</sup>   | 4.68                                   | 4.37                      | 3.86                                   | 7.85                     | N/A              | N/A                 | 24.57                                  | N/A                | N/A         |
| Loan Growth <sup>1</sup>  | 7.21                                   | 9.22                      | 8.66                                   | 6.94                     | N/A              | N/A                 | 10.04                                  | N/A                | N/A         |
| Asset Growth <sup>1</sup>   | 5.30                                   | 4.91                      | 3.93                                   | 7.95                     | N/A              | N/A                 |  | N/A                | N/A         |
| Investment Growth   | -0.46                                  | -5.00                     | -7.46                                  | 8.86                     | N/A              | N/A                 | 62.86                                  | N/A                | N/A         |
| Membership Growth <sup>1</sup>  | 1.86                                   | 2.64                      | 3.78                                   | 1.77                     | N/A              | N/A                 | 2.97                                   | N/A                | N/A         |
| EARNINGS RATIOS   |  |                           |  |                          |                  |                     |  |                    |             |
| Net Income / Average Assets (ROAA) <sup>1</sup>                                 | 0.65                                   | 0.44                      | 0.68                                   | 0.82                     | N/A              | N/A                 | 0.65                                   | N/A                | N/A         |
| Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>         | 0.63                                   | 0.45                      | 0.67                                   | 0.68                     | N/A              | N/A                 | 0.54                                   | N/A                | N/A         |
| Operating Expenses / Average Assets <sup>1</sup>                                | 4.06                                   | 4.02                      | 4.22                                   | 4.26                     | N/A              | N/A                 | 4.03                                   | N/A                | N/A         |
| PLLL or Credit Loss Expense / Average Assets <sup>1</sup>                       | 0.44                                   | 0.50                      | 0.48                                   | 0.40                     | N/A              | N/A                 | 0.39                                   | N/A                | N/A         |
| ASSET LIADII ITY MANAGEMENT BATIOS  |  |                           |  |                          |                  |                     |  |                    |             |
| ASSET LIABILITY MANAGEMENT RATIOS  Est. NEV Tool Post Shock Ratio <sup>4</sup>  | N/A,Assets>\$100M                      | N/A,Assets>\$100M         | N/A,Assets>\$100M                      | N/A,Assets>\$100M        | N/A              | K1/A                | N/A,Assets>\$100M                      | N/A                | N/A         |
| Est. NEV Tool Post Shock Sensitivity <sup>4</sup>                               | N/A,Assets>\$100M<br>N/A,Assets>\$100M |                           | N/A,Assets>\$100M<br>N/A,Assets>\$100M |                          | N/A<br>N/A       |                     | N/A,Assets>\$100M<br>N/A,Assets>\$100M | N/A<br>N/A         | N/A         |
| ,   |  |                           |  |                          |                  |                     |  |                    |             |
| Total Loans / Total Assets  Cash + Short-Term Investments / Assets <sup>3</sup> | 64.60<br>12.32                         | 67.25<br>11.14            | 70.31<br>10.13                         | 69.65<br>12.57           | N/A<br>N/A       | N/A<br>N/A          |  | N/A<br>N/A         | N/A         |
|   | 12.02                                  | . 1.14                    | .0.10                                  | 12.07                    | 11//             | 19/75               | 10.43                                  | NA                 | 19//-       |
| <sup>1</sup> Exam date ratios are annualized.                                   | <u> </u>                               |                           |  |                          |                  |                     |  |                    |             |
| <sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 mont  |  |                           | 111 1 2 2                              |                          |                  |                     | L                                      |                    |             |
| This ratio relies on maturity distribution of investments reported per 5        | วับบ instructions. Thus,               | tne maturity distribution | n could be based on th                 | e repricing interval and | not the actual m | naturity of the inv | estment.                               |                    |             |
| <sup>4</sup> Applicable for credit unions under \$100 million.                  | L                                      |                           |  |                          |                  |                     |  | L                  |             |
| <sup>5</sup> For periods after March 2020, Assets in the denominator excludes S |  |                           |  |                          |                  |                     | eck Protection Program                 | n Lending Facility | <b>'</b> .  |
| Applies only if total assets are greater than \$50 million and the RBN          | <u> </u>                               |                           |  |                          | section 702.103  | 3).                 |  |                    |             |
| The FPR was recently reorganized resulting in some ratios being rele            | ocated but not deleted.                | The ratio you are lookin  | g for may be on the Hi                 | storical Ratios tab.     |                  |                     |  |                    |             |
|   |  |                           |  |                          |                  |                     |  |                    |             |
|   |  |                           |  |                          |                  |                     | 2 Van Batter                           |                    |             |
|   |  |                           |  |                          |                  |                     | 2. Key Ratios                          |                    |             |

| Return to cover           12/17/2020           CU Name:         N/A           Peer Group:         N/A   |                    | For Charter :<br>Count of CU : |                  |                |                |
|---|--------------------|--------------------------------|------------------|----------------|----------------|
| CU Name: N/A<br>Peer Group: N/A   |                    | Count of CU:                   |                  |                |                |
| Peer Group: N/A   |                    |                                |                  |                |                |
|   |                    | Asset Range :                  | N/A              |                |                |
|   |                    |                                | Region: Natio    | n * Peer Grou  | p: All * State |
|   | Count of CU in     | Peer Group :                   | N/A              |                |                |
|   | Dec-2016           | Dec-2017                       | Dec-2018         | Dec-2019       | Sep-202        |
| OTHER DELINQUENCY RATIOS 1  | Dec-2010           | Dec-2017                       | Dec-2010         | Dec-2013       | 06p-202        |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans  | 0.92               | 1.18                           | 1.04             | 1.01           | 0.5            |
| PAL Loans DQ >= 60 Days / Total PAL Loans   | 0.00               | 0.00                           | 0.00             | 0.00           | 0.0            |
| Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally  | 1.28               | 1.09                           | 0.99             | 0.76           | 0.3            |
| Guaranteed Student Loans  New Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | 0.54               | 0.00                           | 0.05             | 0.54           | 0.0            |
| Jsed Vehicle Loans >= 60 Days/ Total New Vehicle Loans  | 0.54<br>1.00       | 0.62                           | 0.65             | 0.54           | 0.3            |
| Fotal Vehicle Loans >= 60 Days/ Total Vehicle Loans   | 0.87               | 0.97<br>0.87                   | 0.85<br>0.79     | 0.75<br>0.69   | 0.5            |
| _eases Receivable Delinquent >= 60 Days / Total Leases Receivable   | 0.00               | 0.00                           |                  | 0.00           | 0.0            |
| All Other Loans >= 60 Days / Total All Other Loans  | 0.98               | 1.35                           |                  | 0.93           | 0.4            |
| TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not   |                    |                                |                  |                |                |
| Secured by RE   | 12.66              | 18.75                          |                  | 19.18          | 18.4           |
| ndirect Loans Delinquent >= 60 Days / Total Indirect Loans  | 1.14               | 1.10                           |                  | 0.79           | 0.6            |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans   | 0.55               | 0.61                           | 0.70             | 0.36           | 0.4            |
| Commercial Loans Delinguent >= 30 Davs / Total Commercial Loans 2   | 1.54               | 1.70                           |                  | 1.58           | 0.7            |
| Commercial Loans Delinquent >= 60 Davs / Total Commercial Loans 2   | 0.44               | 0.77                           | 1.08             | 0.70           | 0.2            |
| TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not   | 70.00              | 70.70                          | 00.00            | 400.00         |                |
| Secured by RE <sup>2</sup>  | 76.97              | 79.79<br>0.00                  |                  | 100.00         | 0.0            |
| Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale  Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans | 0.00<br>113.84     | 111.16                         |                  | 0.00<br>103.54 | 177.4          |
| REAL ESTATE LOAN DELINQUENCY 1  | 113.04             | 111.10                         | 100.00           | 103.34         | 111.4          |
| 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg   |                    |                                |                  |                |                |
| Fixed and Hybrid/Balloon > 5 years  | 0.67               | 0.58                           | 0.80             | 0.70           | 0.3            |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st   |                    |                                |                  |                |                |
| Mtg Adjustable Rate and Hybrid/Balloon < 5 years  | 0.87               | 0.54                           | 0.79             | 0.64           | 0.5            |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE<br>Fixed/Hybrid/Balloon Loans                                     | 0.32               | 0.95                           | 0.69             | 0.46           | 0.4            |
| The Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable   | 0.32               | 0.93                           |                  | 0.40           | 0.4            |
| Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int   | 0.20               | 0.22                           | 0.50             | 0.54           | 0.5            |
| Only and Pmt Opt First & Other RE Loans   | 0.02               | 0.18                           | 0.10             | 0.16           | 0.0            |
| Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans  | 11.58              | 12.39                          | 12.53            | 10.21          | 16.2           |
| TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns   |                    |                                |                  |                |                |
| also Reported as Commercial Loans   | 11.89              | 14.70                          |                  | 0.00           | 0.0            |
| Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans  | 1.78               | 1.73                           |                  | 1.63           | 0.7            |
| Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans   | 0.60               | 0.54                           | 0.69             | 0.59           | 0.3            |
| WISCELLANEOUS LOAN LOSS RATIOS  Charge Offe Due To Benjameter (VTD) / Total Charge Offe (VTD)   | 17.45              | 16.01                          | 45.00            | 14.50          | 45.4           |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  Net Charge Offs - Credit Cards / Avg Credit Card Loans                                 | 17.45<br>2.11      | 16.91<br>2.36                  | 15.29            | 14.59<br>2.67  | 15.4<br>2.4    |
| Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed   | 0.02               | 0.05                           |                  | 16.77          | 0.6            |
| Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans   | 0.02               | 0.03                           |                  | 0.62           | 0.4            |
| Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans   | 0.06               | 0.02                           |                  | 0.01           | 0.0            |
| Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans   | 0.04               | 0.01                           |                  | 0.01           | 0.0            |
| Net Charge Offs - Other RE Loans/ Avg Other RE Loans  | 0.11               | 0.06                           | 0.08             | -0.01          | 0.0            |
| Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest  |                    |                                |                  |                |                |
| Only and Payment Option First & Other RE Loans  | 0.00               | 0.09                           |                  | 0.08           | 0.0            |
| Net Charge Offs - Leases Receivable / Avg Leases Receivable   | 0.00               | 0.00                           |                  | 0.00           | 0.0            |
| Net Charge Offs - Indirect Loans / Avg Indirect Loans   | 1.18               | 1.04                           |                  | 0.86           | 0.6            |
| Net Charge Offs - Participation Loans / Avg Participation Loans   | 0.23               | 0.77                           |                  | 0.30           | 0.0            |
| Net Charge Offs - Commercial Loans / Avg Commercial Loans 2   | 0.11               | 0.26                           | 0.03             | 0.04           | 0.1            |
| SPECIALIZED LENDING RATIOS  | 04.00              | 00.40                          | 05.45            | 04.40          | 04.0           |
| ndirect Loans Outstanding / Total Loans   | 21.20              | 23.40                          |                  | 24.16          | 21.9           |
| Participation Loans Outstanding / Total Loans Participation Loans Purchased YTD / Total Loans Granted YTD   | 2.92<br>1.71       | 2.82<br>1.97                   |                  | 2.94<br>2.48   | 3.3<br>2.1     |
| Participation Loans Sold YTD / Total Assets   | 0.13               | 0.34                           |                  | 0.49           | 0.4            |
|   | 2.98               | 2.54                           |                  | 3.49           | 3.5            |
| Total Commercial Loans / Total Assets 2  Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted                      | 2.30               | 2.34                           | 2.04             | 5.48           | 3.3            |
| TD  | 0.14               | 0.01                           | 0.07             | 0.33           | 0.2            |
| Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed  |                    |                                |                  |                |                |
| Student Loans   | 35.29              | 33.22                          | 29.33            | 31.78          | 35.7           |
| REAL ESTATE LENDING RATIOS  |                    |                                |                  |                |                |
| Total Fixed Rate Real Estate / Total Assets   | 15.50              | 15.87                          |                  | 16.00<br>22.97 | 18.0           |
| Total Fixed Rate Real Estate / Total Loans Total Fixed Rate RE Granted YTD / Total Loans Granted YTD  | 24.00              | 23.61                          | 22.03<br>26.96   | 32.66          | 28.2           |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD   | 30.12              | 26.56                          |                  |                | 46.1           |
| nterest Only & Payment Option First & Other RE / Total Assets   | 76.72<br>0.45      | 61.94<br>0.65                  |                  | 61.51<br>0.74  | 62.5<br>0.6    |
| nterest Only & Payment Option First & Other RE / Net Worth  | 4.20               | 6.17                           |                  | 6.84           | 6.5            |
| MISCELLANEOUS RATIOS  | 4.20               | 0.17                           | 0.02             | 0.04           | 0.0            |
| Mortgage Servicing Rights / Net Worth   | 1.33               | 1.30                           | 1.32             | 1.46           | 1.4            |
| Jnused Commitments / Cash & ST Investments  | 120.91             | 130.89                         |                  | 117.53         | 85.7           |
| Complex Assets / Total Assets   | 22.14              | 21.00                          |                  | 21.37          | 22.7           |
| Short Term Liabilities / Total Shares and Deposits plus Borrowings  | 37.44              | 35.21                          |                  | 35.70          | 34.5           |
| Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)   | 31.44              | 33.21                          | 55.50            | 330            | 00             |
| *Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.  |                    |                                |                  |                |                |
|   | İ                  |                                |                  |                |                |
|   |                    |                                |                  |                |                |
| Means the number is too large to display in the cell  | rements for troubl | ed debt restructur             | red (TDR) loans. |                |                |
|   | rements for troubl | ed debt restructur             | red (TDR) loans. |                |                |

| Historical Ratios   Return to cover   For Charter   N/A  | g Percentile**  A N/A  N/A |
|--|----------------------------|
| 12/17/2020   Count of CU   96  | g Percentile**  A N/A  N/A |
| CU Name: N/A   Asset Range   N/A   Criteria   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured   Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured: Fe | g Percentile**  A N/A  N/A |
| Peer Group: N/A   Criteria: Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insure Count of CU in Peer Group: N/A   Dec-2019   Dece-2019   Dec-2019   Dece-2019   Dece-2019   Dece-2019   Dece-2019   Dece-201 | g Percentile**  A N/A  N/A |
| Count of CU in Peer Group: N/A   Dec-2019  | g Percentile**  A N/A  N/A |
| Dec-2016   Dec-2017   Dec-2018   Dec-2019   PEER Avg   Percentile**   Sep-2020   PEER Avg  | g Percentile** A N/A A N/A |
| CAPITAL ADEQUACY   | A N/A N/A                  |
| CAPITAL ADEQUACY   | A N/A N/A                  |
| Has the credit union adopted ASC topic 326 (CECL)? If aggregate   N/A  | A N/A                      |
| FPR, number of adopters  | A N/A                      |
| Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/  | A N/A                      |
| Credit Losses (CECL)         N/A   |                            |
| Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)   N/A  |                            |
| Solvency Evaluation (Estimated)  | NI/A                       |
| Solvency Evaluation (Estimated)  | 1 IN/A                     |
| ASSET QUALITY   * Net Charge-Offs / Average Loans   0.65   0.67   0.68   0.66   N/A   N/A   0.43   N/A   | A N/A                      |
| * Net Charge-Offs / Average Loans  | A N/A                      |
| Fair (Market) HTM Invest Value/Book Value HTM Invest.         100.36         98.85         98.02         100.67         N/A         N/A         101.72         N           Accum Unreal G/L On AFS/Cost Of AFS         -1.09         -1.16         -1.86         0.21         N/A         N/A         1.35         N           Delinquent Loans / Assets 3         0.50         0.53         0.55         0.47         N/A         N/A         0.28         N           EARNINGS         0.50  |                            |
| Accum Unreal G/L On AFS/Cost Of AFS         -1.09         -1.16         -1.86         0.21         N/A         N/A         1.35         N           Delinquent Loans / Assets 3         0.50         0.53         0.55         0.47         N/A         N/A         0.28         N           EARNINGS         0.50 <t< td=""><td>A N/A</td></t<>   | A N/A                      |
| Delinquent Loans / Assets 3         0.50         0.53         0.55         0.47         N/A         N/A         0.28         N           EARNINGS  |                            |
| EARNINGS   |                            |
|  | A N/A                      |
| * Return On Average Assets Excluding Stabilization   |                            |
|  | .                          |
| Income/Expense & NCUSIF Premium 2         0.65         0.44         0.68         N/A         N/A         N/A         N/A         N/A   |                            |
| * Gross Income/Average Assets 5.60 5.58 5.94 6.13 N/A N/A 5.63 N   |                            |
| *Yield on Average Loans <sup>4</sup> 4.64 4.63 4.77 4.91 N/A N/A 4.70 N  |                            |
| *Yield on Average Investments 1.37 1.55 1.97 2.31 N/A N/A 1.41 N   |                            |
| * Fee & Other Op. Income / Avg. Assets 2.23 2.12 2.18 2.15 N/A N/A 2.11 N  |                            |
| * Cost of Funds / Avg. Assets 0.50 0.49 0.63 0.83 N/A N/A 0.68 N   |                            |
| * Net Margin / Avg. Assets 5.10 5.09 5.31 5.29 N/A N/A 4.95 N  |                            |
| * Net Interest Margin/Avg. Assets         2.88         2.98         3.13         3.15         N/A         N/A         2.84         N           Operating Exp./Gross Income         72.45         71.93         71.03         69.49         N/A         N/A         71.54         N   |                            |
| Operating Exp./Gioss income 12.45 /1.95 /1.05 69.49 N/A N/A /1.54 N  | N/A                        |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1 3.13 3.10 3.21 N/A N/A 2.80 N  | A N/A                      |
| *Net Operating Exp. /Avg. Assets 3.07 3.04 3.24 3.33 N/A N/A 3.34 N  |                            |
| ASSET / LIABILITY MANAGEMENT   | 11//                       |
| Net Long-Term Assets / Total Assets 29.55 28.69 28.38 27.57 N/A N/A 29.28 N  | A N/A                      |
| Reg. Shares / Total Shares & Borrowings 32.74 33.21 33.41 31.99 N/A N/A 34.02 N  |                            |
| Total Loans / Total Shares 75.35 78.85 82.49 81.79 N/A N/A 74.26 N   |                            |
| Total Shares, Dep. & Borrs / Earning Assets 94.95 94.90 94.97 95.10 N/A N/A 95.82 N  |                            |
| Reg Shares + Share Drafts / Total Shares & Borrs         51.27         52.36         53.08         51.91         N/A         N/A         55.41         N   |                            |
| Borrowings / Total Shares & Net Worth         2.45         2.87         3.25         2.99         N/A         N/A         2.86         N   | A N/A                      |
| PRODUCTIVITY   |                            |
| Members / Potential Members         3.80         4.38         4.57         4.44         N/A         N/A         4.48         N   | A N/A                      |
| Borrowers / Members         48.75         49.50         49.45         49.95         N/A         N/A         55.72         N  |                            |
| Members / Full-Time Empl.         362.92         367.36         364.55         360.32         N/A         N/A         362.26         N   |                            |
| Avg. Shares Per Member         \$7,773         \$7,905         \$7,911         \$8,384         N/A         N/A         \$9,713         N   |                            |
| Avg. Loan Balance         \$12,016         \$12,593         \$13,198         \$13,729         N/A         N/A         \$12,945         N   |                            |
| *Salary And Benefits / Full-Time Empl. \$64,676 \$66,829 \$70,186 \$71,965 N/A N/A \$76,034 N  | A N/A                      |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)   |                            |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete.  Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.   |                            |
| Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a  |                            |
| peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in  |                            |
| the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw   |                            |
| conclusions as to the importance of the percentile rank to the credit union's financial performance.   | +                          |
| <sup>1/2</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.   | +                          |
| Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.   |                            |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   | +                          |
| This policy change may result in a decline in delinquent loans reported as of June 2012.   | 1                          |
| ** Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.  |                            |

|   |                       | Ass                   | ets                                     |                         |            |                         |                |                         | T         |
|---|-----------------------|-----------------------|---|-------------------------|------------|-------------------------|----------------|-------------------------|-----------|
| Return to cover   |                       | For Charter :         |   |                         |            |                         |                |                         |           |
| 12/17/2020  |                       | Count of CU:          |   |                         |            |                         |                |                         |           |
| CU Name: N/A  |                       | Asset Range :         |   |                         | L          |                         | <u> </u>       | <u> </u>                |           |
| Peer Group: N/A   |                       |                       |   | Nation * Peer Group:    | All * Stat | e = 'MO' * Type Includ  | led: Fede      | erally Insured State C  | redit     |
|   | Count                 | of CU in Peer Group : | N/A                                     |                         |            |                         |                |                         | +         |
|   | Dec-2016              | Dec-2017              | % Chg                                   | Dec-2018                | % Chg      | Dec-2019                | % Cha          | Sep-2020                | % Ch      |
| ASSETS  |                       |                       | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                         | ,          |                         | ,,g            | 01, 2021                | 7,0 = 1.  |
| CASH:   |                       |                       |   |                         |            |                         |                |                         | 1         |
| Cash On Hand  | 144,057,014           | 160,323,342           | 11.3                                    | 165,332,550             | 3.1        | 175,050,031             | 5.9            | 253,997,702             | 45.       |
| Cash On Deposit   | 764,193,146           | 729,569,667           |   | 664,572,688             | -8.9       | 950,747,227             | 43.1           | 1,692,882,184           | 78        |
| Cash Equivalents  | 28,785,841            | 25,260,213            |   | 28,107,746              | 11.3       | 24,769,576              |                |                         |           |
| TOTAL CASH & EQUIVALENTS  | 937,036,001           | 915,153,222           | -2.3                                    | 858,012,984             | -6.2       | 1,150,566,834           | 34.1           | 1,989,196,527           | 72        |
| INVESTMENTS:  |                       |                       |   |                         |            |                         |                |                         | -         |
| Trading Securities  | 20,371,499            | 18,421,102            | -9.6                                    | 0                       | -100.0     | 67.831.186              | N/A            | N/A                     | _         |
| Available for Sale Securities   | 1,931,942,348         | 1,845,320,883         |   | 1,716,020,441           | -7.0       | 1,634,415,217           | -4.8           | N/A                     |           |
| Held-to-Maturity Securities, net of Allowance for Credit Losses                                       | 1,001,012,010         | 1,010,020,000         | 1.0                                     | 1,7 10,020,111          | 7.0        | 1,001,110,211           | 1.0            | 107                     | †         |
| if ASC 326 has been adopted   | 118,621,810           | 109,195,021           | -7.9                                    | 113,089,582             | 3.6        | 98,204,197              | -13.2          | 0                       | -100      |
| Equity Securities   | N/A                   | N/A                   |   | N/A                     |            | 0                       |                | 24,284,347              | , N       |
| Trading Debt Securities   | N/A                   | N/A                   |   | N/A                     |            | 0                       |                | 71,546,914              | N/        |
| Available-for-Sale Debt Securities  | N/A                   | N/A                   |   | N/A                     |            | 0                       |                | 2,304,666,147           |           |
| Held-to-Maturity Debt Securities, net of Allowance for Credit   | N/A                   | N/A                   |   | N/A                     |            | 0                       |                | 161,975,780             |           |
| Deposits in Commercial Banks, S&Ls, Savings Banks   | 581,335,263           | 489,840,225           | -15.7                                   | 425,947,396             | -13.0      | 422,278,587             | -0.9           | 498,533,901             | 18        |
| Loans to, Deposits in, and Investments in Natural<br>Person Credit Unions <sup>2</sup>                | 70 000 047            | 00 240 045            | 28.2                                    | 00 504 004              | 4.0        | 100 406 400             | 0.0            | 100 604 004             | 40        |
| Total MCSD/Nonperpetual Contributed Capital and   | 76,692,317            | 98,340,915            | 28.2                                    | 99,591,294              | 1.3        | 108,436,138             | 8.9            | 129,691,261             | 19        |
| PIC/Perpetual Contributed Capital   | 16,976,442            | 17,022,728            | 0.3                                     | 17,055,645              | 0.2        | 17,104,828              | 0.3            | 17,104,800              | 0         |
| All Other Investments in Corporate Cus  | 1,113,804             | 1,717,669             |   | 2,362,081               | 37.5       | 8,676,182               | 267.3          | 28,027,795              |           |
| All Other Investments <sup>2</sup>  | 89,832,176            |                       |   | 113,318,415             | 11.6       | 129,396,209             | 14.2           |                         |           |
| TOTAL INVESTMENTS   | 2,836,885,659         | 2,681,410,844         |   | 2,487,384,854           | -7.2       | 2,486,342,544           | 0.0            |                         |           |
|   |                       |                       |   |                         |            |                         |                |                         |           |
| LOANS HELD FOR SALE   | 48,014,833            | 46,919,709            | -2.3                                    | 34,568,595              | -26.3      | 73,318,768              | 112.1          | 124,574,340             | 69        |
|   |                       |                       |   |                         |            |                         |                |                         |           |
| LOANS AND LEASES:   |                       |                       |   |                         |            |                         |                |                         |           |
| Unsecured Credit Card Loans   | 448,618,775           | , ,                   |   | 467,669,848             | 2.7        | 473,286,319             | 1.2            | 422,437,482             |           |
| All Other Unsecured Loans/Lines of Credit   | 318,870,889           |                       |   | 368,848,006             | 5.9        | 388,587,919             |                | 481,265,827             |           |
| Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)  Non-Federally Guaranteed Student Loans | 51,259,345            | 54,608,683            |   | 56,816,727              | N/A<br>4.0 | 47,928,796              | N/A<br>-15.6   | 46,353,724              | N/<br>-3. |
| New Vehicle Loans   | 1,065,647,781         | 1,219,829,664         |   | 1,408,827,755           | 15.5       | 1,428,360,112           | 1.4            | 1,380,750,389           |           |
| Used Vehicle Loans  | 2,603,766,552         | 2,873,782,483         |   | 3,100,604,358           | 7.9        | 3,309,777,335           | 6.7            |                         |           |
| Leases Receivable   | 1,862                 | 0                     | _                                       | 0,100,001,000           | N/A        | 0,000,777,000           |                | 332,681                 |           |
| All Other Secured Non-Real Estate Loans/Lines of Credit 3   | 396,211,781           | 400,817,622           |   | 418,755,743             | 4.5        | 434,408,411             | 3.7            | 461,949,794             | _         |
| Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family  |                       |                       |   |                         |            |                         |                |                         |           |
| Residential Properties <sup>3</sup>   | 2,449,610,699         | 2,312,434,635         | -5.6                                    | 2,468,189,606           | 6.7        | 2,693,251,897           | 9.1            | 3,239,169,035           | 20        |
| Total Loans/Lines of Credit Secured by Junior Lien 1-4  |                       |                       |   |                         |            |                         |                |                         |           |
| Family Residential Properties 3   | 957,595,399           | 566,939,762           |   | 1,003,856,548           | 77.1       | 1,059,819,305           | 5.6            |                         |           |
| All Other Real Estate Loans/Lines of Credit 3   | N/A                   | 482,307,678           |   | 134,544,471             | -72.1      | 159,124,770             | 18.3           | 97,811,388              |           |
| Commercial Loans/Lines of Credit Real Estate Secured 3  | N/A                   | 303,818,760           |   | 373,249,156             | 22.9       | 472,301,677             | 26.5           | 554,449,011             |           |
| Commercial Loans/Lines of Credit Not Real Estate Secured 3  | N/A                   | 37,653,144            |   | 38,571,670              | 2.4        | 55,667,755              | 44.3           | 72,332,472              |           |
| TOTAL LOANS & LEASES (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE                                  | 8,291,583,083         | 9,055,891,340         | 9.2                                     | 9,839,933,888           | 8.7        | 10,522,514,296          | 6.9            | 11,314,474,100          | 7         |
| FOR CREDIT LOSSES ON LOAN & LEASES)   | (73,086,629)          | (79,779,017)          | 9.2                                     | (82,092,040)            | 2.9        | (74,050,628)            | -9.8           | (87,193,735)            | ) 17      |
| Foreclosed Real Estate  | 9,097,988             |                       |   | 8,904,388               | 2.6        | 10,236,348              |                | 10,486,306              |           |
| Repossesed Autos  | 3,042,271             | 2,457,656             |   | 2,252,427               | -8.4       | 2,607,719               |                |                         |           |
| Foreclosed and Repossessed Other Assets   | 830,458               |                       |   | 606,612                 |            | 130,524                 |                |                         |           |
| TOTAL FORECLOSED and REPOSSESSED ASSETS 1   | 12,970,717            |                       |   | 11,763,427              | -0.1       | 12,974,591              | 10.3           |                         |           |
| Land and Building   | 304,566,250           | 322,114,034           | 5.8                                     | 335,167,012             | 4.1        | 374,101,319             |                |                         |           |
| Other Fixed Assets  | 54,958,821            | 53,818,227            | -2.1                                    | 57,381,070              | 6.6        | 63,506,315              | 10.7           | 70,879,686              |           |
| NCUA Share Insurance Capitalization Deposit   | 103,094,489           |                       |   | 114,716,810             | 4.4        | 120,763,133             | 5.3            | 125,419,738             |           |
| Identifiable Intangible Assets  | 0                     |                       |   | 749,880                 |            | 491,690                 |                |                         |           |
| Goodwill TOTAL INTANCIPLE ACCETS  | 2,042,182             |                       |   | 1,582,360               |            | 1,582,360               |                |                         |           |
| TOTAL INTANGIBLE ASSETS   | 2,042,182             |                       |   | 2,332,240               |            | 2,074,050               |                | 1,887,277               |           |
| Accrued Interest on Loans   | 23,272,938            | 25,901,491            |   | 27,633,560<br>7,996,731 | 6.7<br>7.0 | 30,046,334              | 8.7            |                         |           |
| Accrued Interest on Investments  Non-Trading Derivative Assets  | 7,149,781<br>89       |                       | _                                       | 176,244                 | 7.0<br>N/A | 7,752,584<br>22,185,631 | -3.1<br>###### | 7,685,613<br>13,478,874 |           |
| All Other Assets  | 287,642,916           |                       |   | 300,541,083             | -4.0       | 316,080,244             | 5.2            | 335,527,333             |           |
| TOTAL OTHER ASSETS  | 318,065,724           |                       |   |                         |            | 376,064,793             |                |                         |           |
|   | 010,000,124           | 5.0,524,100           | 5.5                                     | 200,017,010             | 2.0        | 0.0,004,100             | 0              | 555,550,002             | <b>T</b>  |
| TOTAL ASSETS  | 12,836,131,130        | 13,466,498,239        | 4.9                                     | 13,995,516,458          | 3.9        | 15,108,176,015          | 8.0            | 17,677,754,986          | 17        |
| TOTAL CU's  | 107                   |                       |   | 99                      |            | 97                      | -2.0           |                         |           |
| # Means the number is too large to display in the cell  |                       |                       |   |                         |            |                         |                |                         |           |
| <sup>1</sup> OTHER RE OWNED PRIOR TO 2004   |                       |                       |   |                         |            |                         |                |                         |           |
| 2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CL   | Is INCLUDED IN ALL OT | HER INVESTMENTS PRIC  | OR TO JUI                               | IE 2006 FOR SHORT FOR   | RM FILERS  |                         |                |                         | T         |
| LUANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CO   | 3 INOLODED IN ALL OT  |                       |   |                         |            |                         |                |                         |           |

|  |   | Liabilities, Shares                     | & Equity |                     |            |                        |           |   |               |
|--|---|---|----------|---------------------|------------|------------------------|-----------|---|---------------|
| Return to cover  |   | For Charter :                           |          |                     |            |                        |           |   |               |
| 12/17/2020   |   | Count of CU :                           |          |                     |            |                        |           |   |               |
| CU Name: N/A   |   | Asset Range :                           | N/A      |                     |            |                        |           |   |               |
| Peer Group: N/A  |   |   |          | Nation * Peer Group | All * Stat | te = 'MO' * Type Inclu | ıded: Fed | erally Insured State C                  | redit Union   |
|  | Count                                   | of CU in Peer Group :                   | N/A      |                     |            |                        |           |   |               |
|  |   |   |          |                     |            |                        |           |   |               |
|  | Dec-2016                                | Dec-2017                                | % Chg    | Dec-2018            | % Chg      | Dec-2019               | % Chg     | Sep-2020                                | % Chg         |
| LIABILITIES, SHARES AND EQUITY   |   |   |          |                     |            |                        |           |   |               |
| LIABILITIES:   |   |   |          |                     |            |                        |           |   |               |
| Other Borrowings   | N/A                                     | N/A                                     |          | N/A                 |            | N/A                    |           | N/A                                     |               |
| Other Notes, Promissory Notes, Interest Payable, &   |   |   |          |                     |            |                        |           |   |               |
| Draws Against Lines of Credit  | 302,917,070                             | 370,972,153                             |          |                     |            | 421,309,861            | -0.5      | 448,199,004                             | 6.4           |
| Borrowing Repurchase Transactions  | 12,990,916                              | 0                                       |          |                     | N/A        | 11,335,018             |           | 36,821,987                              | 224.9         |
| Subordinated Debt  | 0                                       | 0                                       | N/A      | . 0                 | N/A        | 0                      | N/A       | 0                                       | N/A           |
| Uninsured Secondary Capital and  |   |   |          |                     |            |                        |           |   |               |
| Subordinated Debt Included in Net Worth <sup>3</sup>   | 0                                       | 0                                       | ,.       |                     |            | 500,000                |           | 500,000                                 | 0.0           |
| Non-Trading Derivative Liabilities   | 0                                       | 0                                       | N/A      | 166,000             | N/A        | 526,699                | 217.3     | 662,366                                 | 25.8          |
| Accrued Dividends and Interest Payable   | 12,616,088                              | 12,810,880                              | 1.5      | 14,436,129          | 12.7       | 17,572,909             | 21.7      | 14,569,964                              | -17.1         |
| Accounts Payable & Other Liabilities   | 186,248,564                             | 229,198,273                             | 23.1     | 163,870,519         | -28.5      | 189,851,822            | 15.9      | 242,617,512                             | 27.8          |
| Allowance for Credit Losses on Off-Balance Sheet Credit  |   |   |          |                     |            |                        |           |   |               |
| Exposure   | N/A                                     | N/A                                     |          | N/A                 |            | 0                      |           | 0                                       | N/A           |
|  |   |   |          |                     |            |                        |           |   |               |
| SHARES AND DEPOSITS  |   |   |          |                     |            |                        |           |   |               |
| Share Drafts   | 2,094,747,630                           | 2,269,797,210                           | 8.4      |                     |            | 2,649,925,821          | 9.0       | 3,362,851,190                           | 26.9          |
| Regular Shares   | 3,702,045,188                           | 3,937,724,337                           |          |                     | 4.9        | 4,253,585,211          | 3.0       | 5,349,279,799                           | 25.8          |
| Money Market Shares  | 2,664,723,468                           | 2,695,264,756                           | 1.1      | 2,756,387,263       | 2.3        | 2,950,187,599          | 7.0       | 3,450,884,133                           | 17.0          |
| Share Certificates   | 1,603,889,088                           | 1,657,146,004                           | 3.3      | 1,700,306,318       | 2.6        | 2,043,957,007          | 20.2      | 2,060,952,182                           | 0.8           |
| IRA/KEOGH Accounts   | 891,027,856                             | 849,450,195                             | -4.7     | 813,876,434         | -4.2       | 838,072,010            | 3.0       | 858,721,113                             | 2.5           |
| All Other Shares <sup>1</sup>  | 35,948,000                              | 39,509,264                              | 9.9      | 42,956,880          | 8.7        | 50,707,289             | 18.0      | 73,024,299                              | 44.0          |
| Non-Member Deposits  | 11,206,685                              | 35,671,705                              | 218.3    | 51,706,164          | 45.0       | 78,947,541             | 52.7      | 80,620,660                              | 2.1           |
| TOTAL SHARES AND DEPOSITS  | 11,003,587,915                          | 11,484,563,471                          | 4.4      | 11,928,408,350      | 3.9        | 12,865,382,478         | 7.9       | 15,236,333,376                          | 18.4          |
| TOTAL LIABILITIES 4  | 514,772,638                             | 612,981,306                             | 19.1     | 614,924,573         | 0.3        | 13,506,478,787         | 2,096.4   | 15,979,704,209                          | 18.3          |
| EQUITY:  | , | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |          | 7. 7.               |            | .,,                    | ,         | .,, . ,                                 |               |
| Undivided Earnings   | 886,562,960                             | 925,767,919                             | 4.4      | 998,862,875         | 7.9        | 1,093,849,096          | 9.5       | 1,151,327,739                           | 5.3           |
| Regular Reserves   | 211,248,468                             | 211,447,356                             | 0.1      | 211,149,463         | -0.1       | 211,067,646            | 0.0       | 210,928,991                             | -0.1          |
| Appropriation For Non-Conforming Investments   | i i                                     |   |          |                     |            |                        |           |   |               |
| (SCU Only)   | 0                                       | 66,018                                  | N/A      | 50,795              | -23.1      | 50,795                 | 0.0       | 50,795                                  | 0.0           |
| Other Reserves   | 256,366,145                             |   |          |                     | 6.9        | 312,528,626            |           | 330,783,420                             | 5.8           |
| Equity Acquired in Merger  | 13,973,856                              | 15,002,815                              |          |                     |            | 20,435,233             |           | 20,435,233                              | 0.0           |
| Miscellaneous Equity   | 1,188,480                               | 1,188,480                               |          |                     | 0.0        | 1,180,460              |           | 1,436,866                               | 21.7          |
| Accumulated Unrealized G/L on AFS Securities   | -21,288,641                             | -21,697,137                             |          |                     |            | N/A                    |           | N/A                                     |               |
| Accumulated Unrealized Losses for OTTI   | = 1,===,=1                              |   |          | 0=,0,=00            |            |                        |           | ,.                                      |               |
| (due to other factors) on HTM Debt Securities  | 0                                       | 0                                       | N/A      | . 0                 | N/A        | 0                      | N/A       | 0                                       | N/A           |
| Accumulated Unrealized G/L on Cash Flow Hedges   | 0                                       | 0                                       | N/A      | 213,646             | N/A        | -571,964               | -367.7    | -1,479,221                              | -158.6        |
| Accumulated Unrealized Gains (Losses) on Available for Sale  |   |   |          |                     |            |                        |           |   |               |
| Debt Securities <sup>5</sup>   | N/A                                     | N/A                                     |          | N/A                 |            | 3,399,942              |           | 30,745,095                              | 804.3         |
| Other Comprehensive Income   | -30,280,691                             | -32,643,756                             | -7.8     | -32,416,579         | 0.7        | -40,242,606            | -24.1     | -52,994,614                             | -31.7         |
| Net Income   | 0                                       | 0                                       | N/A      | . 0                 | N/A        | 0                      | N/A       | 6,816,473                               | N/A           |
| EQUITY TOTAL   | 1,317,770,577                           | 1,368,953,462                           | 3.9      | 1,452,183,535       | 6.1        | 1,601,697,228          | 10.3      | 1,698,050,777                           | 6.0           |
|  |   |   |          |                     |            |                        |           |   |               |
| TOTAL SHARES & EQUITY  | 12,321,358,492                          | 12,853,516,933                          | 4.3      | 13,380,591,885      | 4.1        | 14,467,079,706         | 8.1       | 16,934,384,153                          | 17.1          |
|  |   |   |          |                     |            |                        |           |   |               |
| TOTAL LIABILITIES, SHARES, & EQUITY  | 12,836,131,130                          | 13,466,498,239                          | 4.9      | 13,995,516,458      | 3.9        | 15,108,176,015         | 8.0       | 17,677,754,986                          | 17.0          |
| 2,2  | ,,                                      | .,,,                                    |          | .,,.                |            | -,, -,                 |           | , |               |
| NCUA INSURED SAVINGS 2   |   |   |          |                     |            |                        |           |   |               |
| Uninsured Shares   | 495,140,679                             | 524,340,657                             | 5.9      | 456,184,808         | -13.0      | 583,479,989            | 27.9      | 812,439,436                             | 39.2          |
| Uninsured Non-Member Deposits  | 1,671,161                               | 7,960,219                               |          |                     |            | 5,526,355              |           | 9,110,430                               | 64.9          |
| Total Uninsured Shares & Deposits  | 496,811,840                             | 532,300,876                             |          |                     |            | 589,006,344            |           | 821,549,866                             | 39.5          |
| Insured Shares & Deposits  | 10,506,776,075                          | 10,952,262,595                          |          |                     |            | 12,276,376,134         | 7.0       | 14,414,783,510                          | 17.4          |
| TOTAL NET WORTH  | 1,369,744,942                           | 1,424,145,884                           |          |                     |            | 1,640,409,277          | 8.0       | 1,722,820,532                           | 5.0           |
| # Means the number is too large to display in the cell   | 1,000,111,012                           | 1, 12 1, 1 10,00 1                      |          | 1,010,222,110       | 0.0        | 1,010,100,211          | 0.0       | 1,122,020,002                           | 0.0           |
| 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE  | L<br>OGHs. AND NONMEMBE                 | L<br>R SHARES FOR SHORT                 | FORM FII | ERS                 |            |                        |           |   |               |
| <sup>2</sup> October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f   |   |   | . 0      |                     |            |                        |           |   |               |
| December 2011 and forward includes "Subordinated Debt Included in Net W  |   |   |          |                     |            |                        |           |   |               |
| <sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Depos   |   |   |          |                     |            |                        |           |   |               |
| Filor to March 2019, Total Elabilities did not include Total Shares and Depos  Includes accumulated unrealized gains / losses on AFS securities and AFS of |   |   | 1        |                     |            |                        |           | •                                       | l iahShEauit. |
| morados accumulated unicalized gains / 1055e5 Un AFS Securities and AFS (  | aoni secuniaes.                         | I .                                     | 1        | 1                   | ı          |                        |           | ь.                                      | LiabShEquity  |

| Tell      |   |                                       | Income Statem          | ent        |                            | 1          |                         | I         |                        | Т           |
|--|---|---------------------------------------|------------------------|------------|----------------------------|------------|-------------------------|-----------|------------------------|-------------|
| Count of CU   16   | Return to cover   |                                       |                        |            |                            |            |                         |           |                        |             |
| Criteria   Regions Nation   Peer Group At   State   MO* Type Included: Federally Insured State   Count of Cul preser Group   MA  |   |                                       |                        |            |                            |            |                         |           |                        |             |
| Dec-2016   Dec-2017   N. Chg   Dec-2018   N. Chg   Dec-2019   N. Chg   Dec-2019   N. Chg   Sep-202   | CU Name: N/A  |                                       | Asset Range :          | N/A        |                            |            |                         |           |                        |             |
| PICCOME AND EXPENSE  | Peer Group: N/A   |                                       | Criteria :             | Region:    | Nation * Peer Group:       | All * Stat | te = 'MO' * Type Includ | led: Fede | rally Insured State Cr | edit        |
| NERGEST PROME:   |   | Count                                 | of CU in Peer Group :  | N/A        |                            |            |                         |           |                        |             |
| NERGEST PROME:   |   |                                       |                        |            |                            |            |                         |           |                        |             |
| Interest of Looks  |   | Dec-2016                              | Dec-2017               | % Chg      | Dec-2018                   | % Chg      | Dec-2019                | % Chg     | Sep-2020               | % Chg       |
| Interest on Learn  |   |                                       |                        |            |                            |            |                         |           |                        |             |
| Less Interest Refund   | INTEREST INCOME:  |                                       |                        |            |                            |            |                         |           |                        |             |
| Income from Investments  |   |                                       |                        |            |                            |            |                         |           | , ,                    |             |
| Income from Trading  |   |                                       | , , ,                  |            | , , ,                      |            | . , ,                   |           | (223,500)              |             |
| Unrealized Cam (Loss) due to change in fair value of Equity and Training Peed Sequentities   N/A   |   |                                       |                        |            | , ,                        |            |                         |           | 42,383,567             |             |
| Trading Debt Securities  |   | 1,778,084                             | 684,266                | -61.5      | 0                          | -100.0     | N/A                     |           | N/A                    |             |
| TOTAL INTEREST INCOME  |   |                                       |                        |            |                            |            |                         |           |                        |             |
| INTEREST EXPENSE:  | <u> </u>  |                                       |                        |            |                            | 40.0       |                         |           |                        |             |
| Dividends   45,003,288   45,701,376   1.6   60,217,976   31.8   88,474,939   43.6   69,726,25   Interest on Deposits   10,657,026   11,411,333   71.   11,546,387   33.8   80,474,939   43.6   69,726,25   Interest on Borrowed Money   6,056,174   7,483,775   13.3   10,333,390   38.1   11,863,371   14.8   8,204,27   12,704, INTEREST EXPENSE   62,265,528   64,596,504   37.   88,045,383   32.2   12,108,816   40.7   83,940,77   72,100,704, INTEREST EXPENSE   62,265,528   65,144,046   17.2   66,264,306   17.   57,973,227   -12,5   48,524,91   70,000   74,000,000   74,000,000,000,000,000,000,000,000,000,0  |   | 422,096,819                           | 456,119,624            | 8.1        | 515,573,154                | 13.0       | 579,096,723             | 12.3      | 433,626,252            | -0.2        |
| Interest on Deposits   10,657/026  |   |                                       |                        |            |                            |            |                         |           |                        | <del></del> |
| Interest on Bornowed Money   |   |                                       |                        |            |                            |            |                         |           | , ,                    |             |
| TOTAL INTEREST EXPENSE PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE  PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS  55.575,715  65.144,046  17.2  66.284,306  1.7  57.73,227  1.2.5  48.594,117  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.027,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  30.151,147  1.3  40.036,680  10.1  10.1  10.101,147  1.3  40.036,680  10.1 | ·   |                                       |                        |            |                            |            |                         |           |                        |             |
| FROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT  |   |                                       |                        |            |                            |            |                         |           |                        |             |
| LOSS EXPENSE  LOSS EXPENSE  SOLUTION OF THEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS  EXPENSE  SOLUTION OF THE STREET INCOME  EXPENSE  SOLUTION OF THE STREET INCOME  SOLUTION OF THE STREET INCOME  123,940,881  127,815,428  127,815,428  131,343,77,72  136,326,3810  113,400,027,680  101,301,151,74  301,151 |   | 62,265,528                            | 64,596,504             | 3.7        | 86,045,038                 | 33.2       | 121,095,816             | 40.7      | 83,950,100             | -7.6        |
| NET INTEREST INCOME:  SPENSE  SPENSE  10 304,255,76 326,379,074 7.3 383,268,810 11,3 40,027,680 10.1 301,151,74  NON-INTEREST INCOME:  10 123,940,981 127,815,428 3.1 134,379,728 5.1 135,042,523 0.5 84,582,180  Other Operating Income 154,919,028 159,424,678 2.2 165,196,370 9.8 177,458,000 7.4 174,251,71  Gain (Loss) on Investments 2,543,20 5-40,939 121,3 4,098,680 846.5 NA/A  Gain (Loss) on Investments 2,543,20 5-40,939 121,3 4,098,680 846.5 NA/A  Gain (Loss) on Disposition of Assets 188,682,180  Gain (Loss) on Disposition of Assets 198,665 5-534,789 3-697 3-329,7718 5-16,7 1,800,000 154,6 2-249,252  Gain (Loss) on Disposition of Assets 198,665 5-534,789 3-697 3-329,7718 5-16,7 1,800,000 154,6 2-249,252  Gain (Incos) on Disposition of Assets 198,665 5-534,789 3-697 3-329,7718 5-16,7 1,800,000 154,6 2-249,252  Gain (Incos) on Disposition of Assets 198,665 5-534,789 3-697 3-329,7718 5-16,7 1,800,000 154,6 2-249,252  Gain (Incos) on Disposition of Assets 198,665 5-534,789 3-697 3-329,7718 5-16,7 1,800,000 154,6 2-249,252  Gain (Incos) on Disposition of Assets 198,665 5-534,789 3-697 3-329,7718 5-16,7 1,800,000 154,6 2-249,252  Gain (Incos) on Chrose (Income) 0 0 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A                                 |   | EE E7E 74E                            | 65 144 046             | 170        | 66 264 206                 | 17         | E7 072 227              | 10.5      | 40 504 440             | 116         |
| EXPENSE   304,255,766   326,379,074   7.3   363,263,810   11.3   400,027,680   10.1   301,151,74   | -   | 55,575,715                            | 05,144,040             | 17.2       | 00,204,300                 | 1.7        | 57,973,227              | -12.5     | 40,524,412             | 11.6        |
| NON-INTEREST INCOME:   123,940,981   127,815,428   3.1   134,379,728   5.1   135,042,523   0.5   84,582,18   |   | 304 255 576                           | 326 379 074            | 7.3        | 363 263 810                | 11.3       | 400 027 680             | 10.1      | 301 151 740            | 0.4         |
| Fee Income   |   | 004,200,010                           | 020,010,014            | 7.0        | 000,200,010                | 11.0       | 400,021,000             | 10.1      | 001,101,140            | - 0         |
| Cher Poperating Income   |   | 123 940 981                           | 127 815 428            | 3.1        | 134 379 728                | 5.1        | 135 042 523             | 0.5       | 84 582 184             | -16.5       |
| Gain (Loss) on fivestments   |   |                                       |                        |            | , ,                        |            |                         |           | , ,                    |             |
| Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on Other securities)  |   |                                       |                        |            |                            |            |                         | -         | N/A                    |             |
| Loss) on other securities   N/A  |   | 2,010,120                             | 0.10,000               | 121.0      | 1,000,000                  | 0.10.0     | 14/7                    |           | 1471                   | +           |
| Gain (Loss) on Other Securities (DO NOT include   N/A  |   | N/A                                   | N/A                    |            | N/A                        |            | 1.860                   |           | 153.738                | ######      |
| Gain (Loss) on Non-Trading Derivatives 284 -32.859 ###### 334 101.0 5.849,973 ##### 10.079.54 Gain (Loss) on Disposition of Assets 198.265 -534.749 -369.7 -3.297,718 -516.7 1,800.200 154.6 -249.25 Gain from Bargain Purchase (Merger) 0 0 N/A | Gain (Loss) on Other Securities (DO NOT include                                     | .,,,,                                 |                        |            |                            |            | .,,,,,                  |           |                        |             |
| Gain (Loss) on Disposition of Assets   198,265   -534,749   -389,7   -3,297,718   -516,7   1,800,200   154,6   -249,255   | Gain or Loss on Equity Securities)  | N/A                                   | N/A                    |            | N/A                        |            | 12,622,918              |           | 3,759,601              | -60.3       |
| Gain from Bargain Purchase (Merger)  | Gain (Loss) on Non-Trading Derivatives  | 284                                   | -32,859                | ######     | 334                        | 101.0      | 5,849,973               | ######    | 10,079,540             | 129.7       |
| Other Non-Oper Income/(Expense)   3,814,760   -17,272,644   -552.8   8,530.819   149.4   6,115,471   -28.3   1,295.62  | Gain (Loss) on Disposition of Assets  | 198,265                               | -534,749               | -369.7     | -3,297,718                 | -516.7     | 1,800,200               | 154.6     | -249,259               | -118.5      |
| NCUSIF Stabilization Income  | Gain from Bargain Purchase (Merger)   | 0                                     | 0                      | N/A        | 0                          | N/A        | 0                       | N/A       | 0                      | N/A         |
| TOTAL NON-INTEREST INCOME   285,415,738   259,858,861   -9.0   308,848,229   18.9   338,890,945   9.7   273,873,14   | Other Non-Oper Income/(Expense)   | 3,814,760                             | -17,272,644            | -552.8     | 8,530,819                  | 149.4      | 6,115,471               | -28.3     | 1,295,627              | -71.8       |
| NON-INTEREST EXPENSE   | NCUSIF Stabilization Income   | 0                                     | 0                      | N/A        | 0                          | N/A        | 0                       | N/A       | 0                      | N/A         |
| Total Employee Compensation & Benefits   252,268,431   264,309,396   4.8   290,288,984   9.8   306,462,354   5.6   246,920,96  | TOTAL NON-INTEREST INCOME   | 285,415,738                           | 259,858,861            | -9.0       | 308,848,229                | 18.9       | 338,890,945             | 9.7       | 273,873,147            | 7.8         |
| Travel, Conference Expense   | NON-INTEREST EXPENSE  |                                       |                        |            |                            |            |                         |           |                        |             |
| Office Occupancy Office Operation Expense Operation Expense Opera | Total Employee Compensation & Benefits  | 252,268,431                           | 264,309,396            | 4.8        | 290,288,984                | 9.8        | 306,462,354             | 5.6       | 246,920,960            |             |
| Office Operation Expense 104,990,744 106,328,712 1.3 113,327,931 6.6 120,725,503 6.5 95,053,09   Educational and Promotion 16,336,311 18,614,724 13.9 20,259,834 8.8 26,559,082 31.1 19,894,41   Loan Servicing Expense 38,722,741 37,441,949 -3.3 40,472,792 8.1 41,551,900 2.7 34,607,99   Professional, Outside Service 34,566,711 37,649,154 9.0 43,243,927 14.9 47,027,923 8.8 38,764,35   Member Insurance - NCUSIF Premium 2  | Travel, Conference Expense  | 4,498,715                             | 4,638,548              | 3.1        | 5,473,314                  | 18.0       | 5,769,374               | 5.4       | 2,799,412              |             |
| Educational and Promotion 16,336,311 18,614,724 13.9 20,259,834 8.8 26,559,082 31.1 19,894,41 Loan Servicing Expense 38,722,741 37,441,949 -3.3 40,472,792 8.1 41,551,900 2.7 34,607,99 Professional, Outside Service 34,546,711 37,649,154 9.0 43,243,927 14.9 47,027,923 8.8 38,769,98 Member Insurance 1 NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A  | Office Occupancy  | 34,699,011                            | 36,216,580             | 4.4        | 38,994,024                 | 7.7        | 41,372,126              | 6.1       | 32,377,648             | 4.3         |
| Loan Servicing Expense   38,722,741   37,441,949   -3.3   40,472,792   8.1   41,551,900   2.7   34,607,99  | Office Operation Expense  | 104,990,744                           | 106,328,712            | 1.3        | 113,327,931                | 6.6        | 120,725,503             | 6.5       | 95,053,094             |             |
| Professional, Outside Service 34,546,711 37,649,154 9.0 43,243,927 14.9 47,027,923 8.8 38,764,355 Member Insurance 1 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A   | Educational and Promotion   | 16,336,311                            |                        |            | 20,259,834                 | 8.8        | 26,559,082              | 31.1      | 19,894,417             | -0.1        |
| Member Insurance   N/A   | Loan Servicing Expense  | 38,722,741                            | 37,441,949             | -3.3       | 40,472,792                 | 8.1        | 41,551,900              | 2.7       | 34,607,995             | 11.1        |
| Member Insurance - NCUSIF Premium 2         271         0         -100.0         1,300         N/A         5,045         288.1           Member Insurance - Temporary Corporate         0         0         N/A         0         N/A         N/A<   | Professional, Outside Service   | 34,546,711                            | 37,649,154             | 9.0        | 43,243,927                 | 14.9       | 47,027,923              | 8.8       | 38,764,359             | 9.9         |
| Member Insurance - Temporary Corporate   | Member Insurance <sup>1</sup>   | N/A                                   | N/A                    |            | N/A                        |            | N/A                     |           | N/A                    |             |
| CU Stabilization Fund <sup>3</sup> 0 0 N/A 0 N/A N/A N/A N/A N/A N/A Member Insurance - Other 176,686 179,644 1.7 131,972 -26.5 139,440 5.7 115,15 Operating Fees 1,608,177 1,663,769 3.5 1,723,365 3.6 1,919,248 11.4 1,464,51 Misc Operating Expense 20,024,651 21,147,398 5.6 25,102,366 18.7 28,031,313 11.7 23,365,28 TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 495,362,83 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>1/4</sup> 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 79,662,05 RESERVE TRANSFERS:  Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 103,57 * Means the number is too large to display in the cell 1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  | Member Insurance - NCUSIF Premium <sup>2</sup>                                      | 271                                   | 0                      | -100.0     | 1,300                      | N/A        | 5,045                   | 288.1     | 0                      | -100.0      |
| Member Insurance - Other   176,686   179,644   1.7   131,972   -26.5   139,440   5.7   115,15  | Member Insurance - Temporary Corporate  |                                       |                        |            |                            |            |                         |           |                        |             |
| Operating Fees   | CU Stabilization Fund <sup>3</sup>  | 0                                     | 0                      | N/A        | 0                          | N/A        | N/A                     |           | N/A                    |             |
| Misc Operating Expense 20,024,651 21,147,398 5.6 25,102,366 18.7 28,031,313 11.7 23,365,28   TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 495,362,83   NET INCOME (LOSS) EXCLUDING STABILIZATION   EXPENSE AND NCUSIF PREMIUMS */4 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A NET INCOME (LOSS)   RESERVE TRANSFERS:   Transfer to Regular Reserve  | Member Insurance - Other  | 176,686                               | 179,644                | 1.7        | 131,972                    | -26.5      | 139,440                 | 5.7       | 115,154                | 10.1        |
| TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 495,362,83   NET INCOME (LOSS) EXCLUDING STABILIZATION   EXPENSE AND NCUSIF PREMIUMS 1/4 81,799,136 58,048,061 -29.0 93,093,530 60.4   N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A  | Operating Fees  | 1,608,177                             | 1,663,769              | 3.5        | 1,723,365                  | 3.6        | 1,919,248               | 11.4      | 1,464,514              | 1.7         |
| NET INCOME (LOSS) EXCLUDING STABILIZATION  | Misc Operating Expense  | 20,024,651                            | 21,147,398             | 5.6        | 25,102,366                 | 18.7       | 28,031,313              | 11.7      | 23,365,284             | 11.1        |
| EXPENSE AND NCUSIF PREMIUMS **4  | TOTAL NON-INTEREST EXPENSE  | 507,872,449                           | 528,189,874            | 4.0        | 579,019,809                | 9.6        | 619,563,308             | 7.0       | 495,362,837            | 6.6         |
| NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 79,662,05  RESERVE TRANSFERS:  Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 103,57  * All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  ¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  | NET INCOME (LOSS) EXCLUDING STABILIZATION   |                                       |                        |            |                            |            |                         |           |                        |             |
| RESERVE TRANSFERS:  Transfer to Regular Reserve  * All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  * From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  | EXPENSE AND NCUSIF PREMIUMS */4   | 81,799,136                            | 58,048,061             | -29.0      | 93,093,530                 | 60.4       | N/A                     |           | N/A                    |             |
| Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 103,57  * All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  ¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  | NET INCOME (LOSS)   | 81,798,865                            | 58,048,061             | -29.0      | 93,092,230                 | 60.4       | 119,355,317             | 28.2      | 79,662,050             | -11.0       |
| * All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense.   | RESERVE TRANSFERS:  |                                       |                        |            |                            |            |                         |           |                        |             |
| # Means the number is too large to display in the cell  Trom September 2009 to December 2010, this account includes NCUSIF Premium Expense.  | Transfer to Regular Reserve   | 168,319                               | 186,662                | 10.9       | 939,340                    | 403.2      | 484,677                 | -48.4     | 103,571                | -71.5       |
| From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  | * All Income/Expense amounts are year-to-date while the related % change            | ratios are annualized.                |                        |            |                            |            |                         |           |                        |             |
|  | # Means the number is too large to display in the cell                              |                                       |                        |            |                            |            |                         |           |                        |             |
| <sup>2</sup> For December 2010 forward, this account includes only NCLISIE Premium Expense   | <sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF F   | remium Expense.                       |                        |            |                            |            |                         |           |                        |             |
| i or become to to formata, and account moracount moracount formatin Expense.   | <sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium   | · · · · · · · · · · · · · · · · · · · |                        |            |                            |            |                         |           |                        |             |
| <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,  | <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabiliza  | tion Expense and included             | the NCUSIF Premium Ex  | pense. For | September 2009 and for     | ward,      |                         |           |                        |             |
| this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).  |   |                                       |                        |            |                            |            |                         |           |                        | <u> </u>    |
| <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.  | <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Befo | re NCUSIF Stabilization Ex            | pense. From December 2 | 010 forwar | d, NCUSIF Stabilization In | come, if a | ny, is excluded.        |           |                        | 7. IncEx    |

|   |                           | Delinguent Loan Inf       | ormation    | 1                         |               |                           |                 |                           |          |
|---|---------------------------|---------------------------|-------------|---------------------------|---------------|---------------------------|-----------------|---------------------------|----------|
| Return to cover   | _                         | For Charter :             | N/A         |                           |               |                           |                 |                           |          |
| 12/17/2020  |                           | Count of CU:              |             |                           |               |                           |                 |                           |          |
| CU Name: N/A Peer Group: N/A  |                           | Asset Range :             |             | Nation * Peer Grou        | n· All * Si   | tate = 'MO' * Type Ir     | cluded.         | <br>  Foderally Insured S | tate     |
| i coi didup. Nizi   | Count of                  | CU in Peer Group :        |             | Tration 1 cci Grou        | J. All 0      | Type II                   | lciaaca.        | cucrumy mourcu o          | luto     |
|   |                           |                           |             |                           |               |                           |                 |                           |          |
|   | Dec-2016                  | Dec-2017                  | % Chg       | Dec-2018                  | % Chg         | Dec-2019                  | % Chg           | Sep-2020                  | % Chg    |
| DELINQUENCY SUMMARY - ALL LOAN TYPES 1  |                           |                           |             |                           |               |                           |                 |                           | ļ        |
| Amount of Loans in Non-Accrual Status   | N/A                       | N/A                       |             | N/A                       | 0.0           | 80,572,848                |                 | 26,823,591                | -66.7    |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent   | 114,313,762<br>49,018,434 | 128,932,520<br>54,066,920 |             | 117,049,704<br>61,384,395 | -9.2<br>13.5  | 124,061,856<br>54,830,599 |                 | 66,754,902<br>35,654,172  |          |
| 180 to 359 Days Delinquent  | 9,844,679                 | 13,194,080                |             |                           | -21.8         | 11,247,026                |                 |                           |          |
| > = 360 Days Delinquent   | 5,337,491                 | 4,505,673                 |             |                           | 29.7          | 5,439,618                 |                 |                           |          |
| Total Del Loans - All Types (> = 60 Days)   | 64,200,604                | 71,766,673                | 11.8        | 77,548,413                | 8.1           | 71,517,243                | -7.8            | 49,150,342                | -31.3    |
| % Delinquent Loans / Total Loans  | 0.77                      | 0.79                      | 2.4         | 0.79                      | -0.6          | 0.68                      | -13.8           | 0.43                      | -36.1    |
| DELINQUENT LOANS BY CATEGORY:   |                           |                           |             |                           |               |                           |                 |                           |          |
| Unsecured Credit Card Loans   | 6,531,434                 | 8,215,421                 | 25.8        | 4,937,969                 | -39.9         | 4.452.833                 | -9.8            | 2,673,788                 | -40.0    |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent   | 3,723,996                 | 4,911,730                 |             |                           | -39.9         | 4,452,633                 |                 | 1,946,198                 | _        |
| 180 to 359 Days Delinquent  | 385,744                   | 453,143                   |             |                           | -13.5         | 300,278                   |                 | 266,957                   |          |
| > = 360 Days Delinquent   | 2,981                     | 19,786                    |             | 14,657                    | -25.9         | 88,309                    |                 | 92,043                    |          |
| Total Del Credit Card Lns (> = 60 Days)   | 4,112,721                 | 5,384,659                 | 30.9        | 4,858,249                 | -9.8          | 4,785,410                 | -1.5            | 2,305,198                 | -51.8    |
| %Credit Cards DQ >= 60 Days / Total Credit Card Loans   | 0.92                      | 1.18                      | 29.0        | 1.04                      | -12.2         | 1.01                      | -2.7            | 0.55                      | -46.0    |
| Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)   |                           |                           |             |                           |               |                           |                 |                           |          |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent   | 0                         | 0                         |             | 0                         | N/A<br>N/A    | 0                         |                 | 0                         |          |
| 180 to 359 Days Delinquent  | 0                         | 0                         |             | 0                         | N/A<br>N/A    | 0                         |                 | 0                         |          |
| > = 360 Days Delinquent   | 0                         | 0                         |             | 0                         | N/A           | 0                         |                 | 0                         |          |
| Total Del PAL Lns (> = 60 Days)   | 0                         | 0                         |             | 0                         | N/A           | 0                         |                 | 0                         |          |
| %PAL Loans DQ >= 60 Days / Total PAL Loans  | 0.00                      | 0.00                      | N/A         | 0.00                      | N/A           | 0.00                      | N/A             | 0.00                      | N/A      |
| Non-Federally Guaranteed Student Loans  |                           |                           |             |                           |               |                           |                 |                           |          |
| 30 to 59 Days Delinquent  | 526,705                   | 623,289                   |             | 721,294                   | 15.7          | 345,615                   |                 | 104,020                   |          |
| 60 to 179 Days Delinquent   | 611,166                   | 523,893                   |             | 539,953                   | 3.1           | 352,621                   | -34.7           | 165,700                   |          |
| 180 to 359 Days Delinquent > = 360 Days Delinquent  | 16,086<br>30,643          | 54,385<br>19,548          |             | 1,680<br>18,338           | -96.9<br>-6.2 | 10,145                    | 503.9<br>-100.0 | 6,517<br>4,290            |          |
| Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)  | 657,895                   | 597.826                   |             | 559,971                   | -6.3          | 362,766                   |                 | 176,507                   |          |
| %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total                                       | 33.1000                   | 551,525                   |             | 000,000                   |               | 33-11.33                  |                 |                           |          |
| Non-Federally Guaranteed Student Loans  | 1.28                      | 1.09                      | -14.7       | 0.99                      | -10.0         | 0.76                      | -23.2           | 0.38                      | -49.7    |
| New Vehicle Loans   |                           |                           |             |                           |               |                           |                 |                           | ļ        |
| 30 to 59 Days Delinquent  | 14,414,851                | 16,110,931                |             |                           | 6.4           | 16,255,880                |                 |                           |          |
| 60 to 179 Days Delinquent<br>180 to 359 Days Delinquent   | 4,697,164<br>756,553      | 6,410,859<br>936,510      |             |                           | 20.3          | 6,903,799<br>744,085      |                 | 4,002,577<br>905,466      |          |
| > = 360 Days Delinquent   | 269,700                   | 230,330                   |             |                           | 6.8           | 124,105                   |                 |                           |          |
| Total Del New Vehicle Lns (> = 60 Days)   | 5,723,417                 | 7,577,699                 |             | 9,121,458                 | 20.4          | 7,771,989                 |                 |                           |          |
| %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans  | 0.54                      | 0.62                      | 15.7        | 0.65                      | 4.2           | 0.54                      | -16.0           | 0.36                      | -33.1    |
| Used Vehicle Loans  |                           |                           |             |                           |               |                           |                 |                           |          |
| 30 to 59 Days Delinquent  | 43,757,951                | 51,920,810                |             | 45,905,226                | -11.6         | 46,596,833                |                 |                           |          |
| 60 to 179 Days Delinquent   | 20,875,319                | 21,671,087                |             |                           | -4.3          | 21,111,749                |                 |                           |          |
| 180 to 359 Days Delinquent > = 360 Days Delinquent  | 4,505,950<br>734,713      | 5,223,709<br>1,027,184    |             |                           | -7.7<br>-20.1 | 3,214,353<br>359,953      |                 | 3,510,539<br>469,482      |          |
| Total Del Used Vehicle Lns (> = 60 Days)  | 26,115,982                | 27,921,980                |             |                           | -20.1         |                           |                 |                           |          |
| %Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans  | 1.00                      | 0.97                      |             |                           | -12.4         | 0.75                      |                 |                           |          |
| ·   |                           |                           |             |                           |               |                           |                 |                           |          |
| % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used<br>Vehicle Loans                             | 0.87                      | 0.87                      | -0.1        | 0.79                      | -9.2          | 0.69                      | -13.0           | 0.47                      | -31.0    |
| Leases Receivable   |                           |                           |             |                           |               |                           |                 |                           |          |
| 30 to 59 Days Delinquent  | 0                         | 0                         |             | 0                         | N/A           | 0                         |                 | 0                         |          |
| 60 to 179 Days Delinquent   | 0                         | 0                         |             | 0                         | N/A           | 0                         |                 | 0                         |          |
| 180 to 359 Days Delinquent  | 0                         | 0                         |             | 0                         |               | 0                         |                 |                           |          |
| > = 360 Days Delinquent  Total Del Leases Receivable (> = 60 Days)  | 0                         | 0                         |             | 0                         | N/A<br>N/A    | 0                         |                 | 0                         |          |
| %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00                      | 0.00                      |             | 0.00                      | N/A<br>N/A    | 0.00                      |                 | 0.00                      |          |
| All Other Loans <sup>2</sup>  | 0.00                      | 0.00                      | ,// (       | 0.00                      | ,/(           | 0.00                      | ,,,             | 0.00                      | ,,       |
| 30 to 59 Days Delinquent  | 9,100,641                 | 8,495,874                 | -6.6        | 8,344,958                 | -1.8          | 10,487,289                | 25.7            | 7,303,352                 | -30.4    |
| 60 to 179 Days Delinquent   | 4,960,731                 | 7,341,415                 | 48.0        | 7,803,444                 | 6.3           | 6,602,037                 |                 | 3,461,867                 | -47.6    |
| 180 to 359 Days Delinquent  | 1,240,462                 | 2,431,523                 |             |                           | -62.0         | 1,086,761                 |                 |                           |          |
| > = 360 Days Delinquent   | 777,247                   | 815,264                   |             |                           | -38.4         | 467,575                   |                 |                           |          |
| Total Del All Other Loans (> = 60 Days)   | 6,978,440                 | 10,588,202                |             |                           | -12.8         | 8,156,373                 |                 |                           |          |
| %All Other Loans >= 60 Days / Total All Other Loans  # Means the number is too large to display in the cell | 0.98                      | 1.35                      | 37.9        | 1.12                      | -17.0         | 0.93                      | -16.9           | 0.48                      | -48.3    |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delir                           | nguency reporting regu    | irements for troubled of  | lebt restru | tured (TDR) loans. Thi    | is policy of  | nange may result in a     | 1               |                           | <b>+</b> |
| decline in delinquent loans reported as of June 2012.   |                           |                           |             |                           | policy ti     |                           |                 |                           |          |
| <sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. I                | Delinquent New/Used A     | uto Loans are no long     | er include  | d in "All Other Loans"    |               |                           | 8               | Delinguent Loan Infor     | mation 1 |

|  |             | Delinquent Loan Inf | ormation     | 2                  | 1            |                     |              |                     | 1     |
|--|-------------|---------------------|--------------|--------------------|--------------|---------------------|--------------|---------------------|-------|
| Return to cover  |             | For Charter :       |              |                    |              |                     |              | -                   |       |
| 12/17/2020   |             | Count of CU :       | 96           |                    |              |                     |              |                     |       |
| CU Name: N/A   |             | Asset Range :       |              |                    |              |                     |              |                     |       |
| Peer Group: N/A  |             | Criteria :          |              | Nation * Peer Grou | ip: All * S  | State = 'MO' * Type | Included     | : Federally Insured | State |
| ·  | Count of    |                     | N/A          |                    |              |                     |              |                     |       |
|  |             |                     |              |                    |              |                     |              |                     |       |
|  | Dec-2016    | Dec-2017            | % Chg        | Dec-2018           | % Chg        | Dec-2019            | % Chg        | Sep-2020            | % Chg |
| DELINQUENT LOANS BY CATEGORY 1   |             |                     |              |                    |              |                     |              |                     |       |
| ALL REAL ESTATE LOANS  |             | 10 500 105          |              |                    |              |                     |              |                     |       |
| 30 to 59 Days Delinquent   | 39,982,180  | 43,566,195          | 9.0          | 39,995,751         | -8.2         | 45,923,406          | 14.8         |                     |       |
| 60 to 179 Days Delinquent  | 14,150,058  |                     | -6.7         | 20,142,895         | 52.5         | 15,463,570          | -23.2        |                     |       |
| 180 to 359 Days Delinquent   | 2,939,884   |                     | 39.3         | 3,016,614          | -26.3        | 5,891,404           | 95.3         |                     |       |
| > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)  | 3,522,207   |                     | -32.0        |                    | 77.3         | 4,399,676           | 3.7          |                     |       |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  | 20,612,149  |                     | -4.4<br>-3.0 | 27,402,512<br>1.69 | 39.1<br>-1.9 | 25,754,650<br>1.63  | -6.0<br>-3.5 |                     |       |
| % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  | 0.60        |                     | -11.2        | 0.69               | 28.1         | 0.59                |              |                     |       |
| 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years   | 0.60        | 0.04                | -11.2        | 0.03               | 20.1         | 0.05                | -14.7        | 0.36                | -00.0 |
| 30 to 59 Days Delinquent   | 24.323.088  | 21,722,723          | -10.7        | 18.918.175         | -12.9        | 24,348,405          | 28.7         | 8,504,074           | -65.1 |
| 60 to 179 Days Delinquent  | 7,739,332   |                     | -19.6        | 10,200,029         | 63.9         |                     | -20.0        |                     |       |
| 180 to 359 Days Delinquent   | 1,359,605   |                     | 62.4         | 2,285,381          | 3.5          |                     | 85.2         |                     |       |
| > = 360 Days Delinquent  | 2,790,054   | 1,818,660           | -34.8        | 2,844,356          | 56.4         | 2,396,453           | -15.7        |                     |       |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)  | 2,700,001   | 1,010,000           | 01.0         | 2,011,000          | 00.1         | 2,000,100           | 10.7         | 1,010,101           |       |
|  | 11,888,991  | 10,251,776          | -13.8        | 15,329,766         | 49.5         | 14,784,841          | -3.6         | 10,200,738          | -31.0 |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total   | . 1,000,001 | . 3,231,170         |              | . 5,525,7 00       | .0.0         | . 1,7 0 1,041       | 0.0          | . 5,200,700         | 01.0  |
| 1st Mtg Fixed and Hybrid/Balloons > 5 yrs  | 0.67        | 0.58                | -13.7        | 0.80               | 37.6         | 0.70                | -12.1        | 0.36                | -49.1 |
| 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years   |             |                     |              |                    |              |                     |              | 1                   |       |
| 30 to 59 Days Delinquent   | 9,695,718   | 14,656,618          | 51.2         | 13,752,148         | -6.2         | 13,928,741          | 1.3          | 7,275,856           | -47.8 |
| 60 to 179 Days Delinquent  | 4,398,770   | 3,289,141           | -25.2        | 5,586,531          | 69.8         | 3,946,712           | -29.4        | 2,467,857           | -37.5 |
| 180 to 359 Days Delinquent   | 1,004,690   | 1,028,961           | 2.4          | 285,171            | -72.3        | 700,678             | 145.7        | 664,005             |       |
| > = 360 Days Delinquent  | 506,240     | 128,960             | -74.5        | 926,779            | 618.7        | 1,380,438           | 49.0         | 707,843             |       |
| Total Del 1st Mtg Adj Rate Lns (> = 60 Days)   | 5,909,700   | 4,447,062           | -24.7        | 6,798,481          | 52.9         | 6,027,828           | -11.3        | 3,839,705           |       |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent   |             |                     |              |                    |              |                     |              |                     |       |
| >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5   |             |                     |              |                    | l            |                     |              | 1                   |       |
| yrs  | 0.87        | 0.54                | -37.6        | 0.79               | 44.4         | 0.64                | -18.2        | 0.50                | -21.6 |
| Other Real Estate Fixed Rate/Hybrid/Balloon  |             |                     |              |                    |              |                     |              |                     |       |
| 30 to 59 Days Delinquent   | 3,173,860   | 3,013,392           | -5.1         | 2,011,967          | -33.2        | 1,880,086           | -6.6         | 439,243             | -76.6 |
| 60 to 179 Days Delinquent  | 477,045     | 2,622,741           | 449.8        | 1,222,044          | -53.4        | 879,658             | -28.0        | 721,090             | -18.0 |
| 180 to 359 Days Delinquent   | 164,137     | 510,509             | 211.0        | 83,489             | -83.6        | 349,436             | 318.5        | 351,105             | 0.5   |
| > = 360 Days Delinquent  | 62,221      | 328,584             | 428.1        | 365,590            | 11.3         | 182,090             | -50.2        | 343,108             | 88.4  |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)  | 703,403     | 3,461,834           | 392.2        | 1,671,123          | -51.7        | 1,411,184           | -15.6        | 1,415,303           | 0.3   |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total  |             |                     |              |                    |              |                     |              |                     |       |
| Other RE Fixed/Hybrid/Balloon Loans  | 0.32        | 0.95                | 192.0        | 0.69               | -27.1        | 0.46                | -33.0        | 0.43                | -7.4  |
| Other Real Estate Adjustable Rate  |             |                     |              |                    |              |                     |              |                     |       |
| 30 to 59 Days Delinquent   | 2,789,514   | 4,173,462           | 49.6         | 5,313,461          | 27.3         | 5,766,174           | 8.5          | 2,369,693           | -58.9 |
| 60 to 179 Days Delinquent  | 1,534,911   | 1,071,159           | -30.2        | 3,134,291          | 192.6        | 2,481,261           | -20.8        | 2,053,343           | -17.2 |
| 180 to 359 Days Delinquent   | 411,452     | 347,119             | -15.6        | 362,573            | 4.5          | 608,841             | 67.9         | 690,256             |       |
| > = 360 Days Delinquent  | 163,692     | 117,357             | -28.3        | 106,278            | -9.4         | 440,695             | 314.7        | 621,876             |       |
| Total Del Other RE Adj Rate Lns (> = 60 Days)  | 2,110,055   | 1,535,635           | -27.2        | 3,603,142          | 134.6        | 3,530,797           | -2.0         | 3,365,475           | -4.7  |
| %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other  | 0.00        | 0.00                | 04.0         | 0.00               | 70.4         | 0.04                |              | 0.00                |       |
| RE Adjustable Rate Loans   | 0.28        | 0.22                | -24.3        | 0.38               | 76.1         | 0.34                | -9.8         | 0.33                | -3.0  |
| COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2  |             |                     |              |                    |              |                     |              |                     |       |
| Member Commercial Loans Secured By RE  | 0.000.010   |                     |              |                    |              |                     |              |                     |       |
| 30 to 59 Days Delinquent   | 3,873,510   | 2,903,581           | -25.0        | 3,466,825          | 19.4         | 4,245,552           | 22.5         |                     | -22.5 |
| 60 to 179 Days Delinquent  | 667,289     | 2,172,901           | 225.6        | 3,580,664          | 64.8         | 777,477             | -78.3        |                     |       |
| 180 to 359 Days Delinquent   |             | 0                   | N/A          | 449,549            | N/A          | 2,598,528           | 478.0        |                     |       |
| > = 360 Days Delinquent  | 462,890     | 0                   | -100.0       | 19,977             | N/A          |                     | -100.0       |                     |       |
| Total Del Member Commercial Loans Secured by RE (> = 60 Days)  | 1,130,179   | 2,172,901           | 92.3         | 4,050,190          | 86.4         | 3,376,005           | -16.6        | 1,366,903           | -59.5 |
| %Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total<br>Member Commercial Loans Secured by RE  | 0.34        | 0.78                | 128.0        | 1.21               | 54.6         | 0.80                | -34.2        | 0.28                | -64.2 |
| Member Commercial Loans NOT Secured By RE  | 0.34        | 0.78                | 120.0        | 1.21               | 54.6         | 0.80                | -34.2        | 0.28                | -04.2 |
| 30 to 59 Days Delinquent   | 339,619     | 297,415             | -12.4        | 127,751            | -57.0        | 436,177             | 241.4        | 133,120             | -69.5 |
| 60 to 179 Days Delinquent  | 106,554     | 117,100             | 9.9          |                    | 29.9         | 160,478             | 5.5          | 132,831             |       |
| 180 to 359 Days Delinquent   | 63,957      | 16,918              | -73.5        | 152,122            | -100.0       | 5,651               | N/A          | 132,031             |       |
| > = 360 Days Delinquent  | 394,105     | 312,344             | -73.5        | 227,924            | -27.0        | 136,461             | -40.1        | 14,963              | -89.0 |
| Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)   | 564,616     | 446,362             | -20.7        | 380,046            | -14.9        | 302,590             | -20.4        | 147,794             |       |
| %Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total   | 304,310     | 440,302             | 20.5         | 300,040            | 17.5         | 302,390             | 20.4         | 177,734             | 51.2  |
| Member Commercial Loans NOT Secured By RE  | 2.00        | 4.50                | -49.3        | 4 40               | 22.0         | 0.60                | -49.0        | 0.00                | 640   |
| NonMember Commercial Loans Secured By RE   | 3.02        | 1.53                | -49.3        | 1.18               | -23.2        | 0.60                | -49.0        | 0.23                | -61.6 |
| 30 to 59 Days Delinquent   |             | ^                   | NI/A         | ^                  | NI/A         | ^                   | N1/A         | _                   | B1/A  |
| 60 to 179 Days Delinquent  | 0           |                     | N/A<br>N/A   | 0                  | N/A<br>N/A   | 0                   |              | 0                   |       |
| 180 to 359 Days Delinquent   |             |                     | N/A<br>N/A   | 0                  |              |                     |              |                     |       |
| > = 360 Days Delinquent  | 0           |                     |              | 0                  |              | 0                   |              |                     |       |
| Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)  | 0           |                     | N/A<br>N/A   | 0                  |              | 0                   |              |                     |       |
|  | 0           | 0                   | N/A          | 0                  | N/A          | 0                   | N/A          | 0                   | N/A   |
| %NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE   | 0.00        | 0.00                | N/A          | 0.00               | N/A          | 0.00                | N/A          | 0.00                | N/A   |
| NonMember Commercial Loans NOT Secured By RE   | 0.00        | 0.00                | IN/A         | 0.00               | IN/A         | 0.00                | IN/A         | 0.00                | IN/A  |
| 30 to 59 Davs Delinguent   | 0           | ^                   | N/A          | 0                  | N/A          | 0                   | N/A          | 0                   | N/A   |
| 60 to 179 Days Delinquent  | 0           |                     |              | 0                  |              | 0                   |              |                     |       |
| 180 to 359 Days Delinquent   |             |                     |              |                    |              | 0                   |              |                     |       |
|  | 0           |                     |              | 0                  |              |                     |              |                     |       |
|  | 0           |                     |              | 0                  |              | 0                   |              |                     |       |
| > = 360 Days Delinquent  |             |                     | N/A          | 0                  | N/A          | 0                   | N/A          | 0                   | N/A   |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured   | 0           | U                   |              |                    |              |                     |              |                     |       |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /   | 0           |                     |              | 0.00               | A1/-         | 0.00                | A1/-         |                     |       |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE   |             |                     | N/A          | 0.00               | N/A          | 0.00                | N/A          | 0.00                | N/A   |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE # Means the number is too targe to display in the cell | 0.00        | 0.00                | N/A          |                    | N/A          | 0.00                | N/A          | 0.00                | N/A   |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE   | 0.00        | 0.00                | N/A          |                    | N/A          | 0.00                | N/A          | 0.00                | N/A   |

|   | i Losses, Bankrupto    |                           |               | Debt Restructured L | oans          |                       |               |                       |              |
|---|------------------------|---------------------------|---------------|---------------------|---------------|-----------------------|---------------|-----------------------|--------------|
| Return to cover   |                        | For Charter :             |               |                     |               |                       |               |                       |              |
| 12/17/2020  |                        | Count of CU:              |               |                     |               |                       |               |                       |              |
| CU Name: N/A  |                        | Asset Range :             |               | Netien & Been Geren |               |                       | landa da E    | - d II I I 04-4       | 0            |
| Peer Group: N/A   | Count o                | f CU in Peer Group :      |               | Nation * Peer Group | : All * St    | ate = 'MO' * Type Inc | luded: F      | ederally Insured Stat | e Credi      |
|   | Count o                | CO III Feel Gloup.        | IV/A          |                     |               |                       |               |                       |              |
|   | Dec-2016               | Dec-2017                  | % Cha         | Dec-2018            | % Cha         | Dec-2019              | % Cho         | Sep-2020              | % Ch         |
|   | 200 2010               | 200 2011                  | /0 C.i.g      | 200 2010            | /0 G.1.g      | 200 2010              | 70 0.1.8      | 00P 2020              | 70 0         |
| LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)  |                        |                           |               |                     |               |                       |               |                       |              |
| * Total Loans Charged Off   | 62,312,755             | 69,195,377                | 11.0          | 75,781,423          | 9.5           | 80,096,118            | 5.7           | 46,493,722            | -22.         |
| * Total Loans Recovered   | 10,390,825             | 11,165,036                | 7.5           | 11,763,659          | 5.4           | 13,250,888            | 12.6          | 10,976,460            | 10.          |
| * NET CHARGE OFFS (\$\$)  | 51,921,930             | 58,030,341                | 11.8          |                     |               |                       |               |                       |              |
| **%Net Charge-Offs / Average Loans  | 0.65                   | 0.67                      | 3.2           |                     |               |                       |               |                       | -33.         |
| Total Del Loans & *Net Charge-Offs 1  | 116,122,534            | 129,797,014               | 11.8          |                     | 9.1           |                       | -2.3          |                       | -38.         |
| Combined Delinquency and Net Charge Off Ratio 1   | 1.42                   | 1.46                      | 2.8           | 1.47                | 0.3           | 1.34                  | -8.8          | 0.87                  | -35.         |
| LOAN LOSS SUMMARY BY LOAN TYPE  | 44 400 047             | 40 705 000                |               | 10.077.710          |               | 44047005              |               | 0.044.070             | - 10         |
| * Unsecured Credit Card Lns Charged Off   | 11,409,647             | 12,725,096                | 11.5          |                     |               |                       |               |                       |              |
| * Unsecured Credit Card Lns Recovered  * NET UNSECURED CREDIT CARD C/Os   | 2,085,644<br>9,324,003 | 2,077,555                 | -0.4          | ,,                  | -0.8          |                       | 16.1          |                       | -1.          |
| **Net Charge Offs - Credit Cards / Avg Credit Card Loans  | 9,324,003              | 10,647,541<br>2.36        | 14.2<br>11.7  | 11,616,983<br>2.52  | 9.1<br>6.9    |                       | 8.1<br>6.0    |                       | -14.<br>-10. |
| * Non-Federally Guaranteed Student Loans Charged Off  | 12,473                 | 32,003                    | 156.6         |                     |               |                       |               |                       | -10.<br>-95. |
| * Non-Federally Guaranteed Student Loans Recovered  | 1,500                  | 3,374                     | 124.9         |                     |               |                       | 149.3         |                       |              |
| * Net Non-Federally Guaranteed Student Loans C/Os   | 10,973                 | 28,629                    | 160.9         |                     |               |                       |               |                       |              |
| ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-  | .0,570                 | 20,020                    | .00.0         | 2.0,100             | 200.0         | 5,152,044             | .,500.0       | 202,200               | - 55.        |
| Federally Guaranteed Student Loans  | 0.02                   | 0.05                      | 144.7         | 0.38                | 597.3         | 16.77                 | 4,346.6       | 0.66                  | -96.         |
| * Total 1st Mortgage RE Loan/LOCs Charged Off   | 1,572,935              | 936,499                   | -40.5         | 306,579             | -67.3         |                       | 22.8          | 433,088               | 53.          |
| * Total 1st Mortgage RE Loans/LOCs Recovered  | 563,107                | 675,834                   | 20.0          | 67,765              | -90.0         | 59,740                | -11.8         | 49,118                | 9.           |
| * NET 1st MORTGAGE RE LOANS/LOCs C/Os   | 1,009,828              | 260,665                   | -74.2         | 238,814             | -8.4          | 316,720               | 32.6          | 383,970               | 61.          |
| ** Net Charge Offs - 1st Mortgage RE Loans/LOCs   |                        |                           |               |                     |               |                       |               |                       |              |
| / Avg 1st Mortgage RE Loans/LOCs  | 0.04                   | 0.01                      | -75.3         | 0.01                | -14.2         |                       | 22.1          | 0.02                  | 41.          |
| * Total Other RE Loans/LOCs Charged Off   | 1,412,473              | 1,135,361                 | -19.6         |                     | 35.7          |                       | -54.0         |                       | -21.         |
| * Total Other RE Loans/LOCs Recovered   | 415,150                | 574,514                   | 38.4          |                     | 3.9           |                       | 35.8          |                       | -50.         |
| * NET OTHER RE LOANS/LOCs C/Os  | 997,323                | 560,847                   | -43.8         |                     | 68.2          |                       |               |                       |              |
| **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs   | 0.11                   | 0.06                      | -48.3         |                     | 50.9          |                       | -109.8        |                       | 235.         |
| * Total Real Estate Loans Charged Off   | 2,985,408              | 2,071,860                 | -30.6         |                     | -10.9         |                       | -41.3         |                       | 4.           |
| * Total Real Estate Lns Recovered  * NET Total Real Estate Loan C/Os  | 978,257                | 1,250,348                 | 27.8<br>-59.1 |                     | -46.8<br>43.9 |                       | 31.0<br>-81.9 |                       | -45.<br>207. |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans  | 2,007,151<br>0.06      | 821,512<br>0.02           | -61.3         |                     | 33.1          |                       | -83.4         |                       | 175.         |
| * Total TDR 1st & Other Real Estate Lns Charged Off   | 236,040                | 281,000                   | 19.0          |                     | -61.0         |                       | 35.5          |                       |              |
| * Total TDR 1st & Other Real Estate Lns Recovered   | 41,025                 | 3,888                     | -90.5         |                     | -94.4         |                       |               |                       |              |
| *NET TDR Real Estate C/Os   | 195,015                | 277,112                   | 42.1          | 109,266             |               |                       | 33.4          |                       |              |
| ** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans  | 0.42                   | 0.67                      | 60.3          | 0.29                |               |                       |               |                       |              |
| * Total Leases Receivable Charged Off   | 0                      |                           |               |                     |               |                       |               |                       |              |
| * Total Leases Receivable Recovered   | 0                      |                           |               | 0                   |               |                       |               |                       |              |
| * NET LEASES RECEIVABLE C/Os  | 0                      | 0                         | N/A           | 0                   | N/A           | . 0                   | N/A           | . 0                   | N/           |
| **Net Charge Offs - Leases Receivable / Avg Leases Receivable   | 0.00                   | 0.00                      | N/A           | 0.00                | N/A           | 0.00                  | N/A           | 0.00                  | N/           |
| BANKRUPTCY SUMMARY  |                        |                           |               |                     |               |                       |               |                       |              |
| Number of Members Who Filed Chapter 7 YTD   | 1,994                  | 2,132                     | 6.9           |                     | -13.5         |                       | 1.1           |                       | -35.         |
| Number of Members Who Filed Chapter 13 YTD  | 2,229                  | 2,496                     | 12.0          |                     | -46.3         |                       | 16.1          |                       | -56.         |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD  | 1                      | 2                         |               |                     | -             |                       |               |                       | -83.         |
| Total Number of Members Who Filed Bankruptcy YTD  | 4,224                  | 4,630                     | 9.6           |                     |               |                       |               |                       |              |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)  | 40,907,653             | 51,178,167                | 25.1          | 40,087,290          | -21.7         |                       |               |                       | _            |
| * All Loans Charged Off due to Bankruptcy YTD   | 10,875,279             | 11,698,317                | 7.6           |                     | -0.9          |                       | 0.9           |                       | -18.         |
| %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  | 17.45                  | 16.91                     | -3.1          | 15.29               | -9.5          | 14.59                 | -4.6          | 15.44                 | 5.           |
| REAL ESTATE FORECLOSURE SUMMARY   | 0.407.000              | 4.055.007                 | 04.0          | 0.074.050           | 20.5          | 404400                | 10.1          | 0.074 500             | 0-           |
| Real Estate Loans Foreclosed YTD  Number of Real Estate Loans Foreclosed YTD  | 6,127,308              | 4,655,897                 | -24.0         |                     | 30.5          |                       | -19.1         |                       | 27.          |
| Number of Real Estate Loans Foreclosed YTD TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING   | 53                     | 51                        | -3.8          | 67                  | 31.4          | 52                    | -22.4         | 38                    | -26.         |
| TDR First Mortgage RE Loans   | 39,597,288             | 33,070,119                | -16.5         | 32,760,812          | -0.9          | 28,952,337            | -11.6         | 27.849.543            | -3.          |
| TDR Other RE Loans  | 4,959,349              | 4,601,826                 | -7.2          | 4,748,110           | 3.2           |                       | 18.0          | 1                     | -3.<br>-13.  |
| Total TDR First and Other RE Loans  | 44,556,637             | 37,671,945                |               |                     |               |                       | -7.9          |                       |              |
| TDR RE Loans Also Reported as Commercial Loans <sup>2</sup>   | 3,891,880              | 1,747,245                 |               |                     |               |                       |               |                       |              |
| TDR Consumer Loans (Not Secured by RE)  | 12,629,295             |                           |               |                     |               |                       |               |                       |              |
| TDR Commercial Loans (Not Secured by RE) 2  | 589,826                | 449,555                   |               |                     |               |                       |               |                       |              |
| Total TDR First RE, Other RE, Consumer, and Commercial Loans  | 57,775,758             |                           |               |                     |               |                       |               |                       |              |
| Total TDR Loans to Total Loans  | 0.70                   |                           |               |                     |               |                       |               |                       |              |
| Total TDR Loans to Net Worth  | 4.22                   | 3.73                      |               |                     |               |                       |               |                       |              |
| TDR portion of Allowance for Loan and Lease Losses  | 2,353,288              | 1,595,453                 |               |                     |               |                       |               |                       |              |
| # Means the number is too large to display in the cell  | _,,                    | .,223,100                 |               | .,5,000             |               | 2 : 5,0 10            |               | .,551,002             |              |
| *Amounts are year-to-date while the related %change ratios are annualized.  |                        |                           |               |                     |               |                       |               |                       |              |
| · · · · · · · · · · · · · · · · · · ·   | (alizina)              |                           |               |                     |               | 1                     |               | 1                     |              |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annu  |                        | ante for troubled delt    | etruotus -    | (TDP) loons         | 1             |                       |               |                       |              |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquent This policy change may result in a decline in delinquent loans reported as of June 2012 |                        | rems for troubled debt re | saructured    | (IDR) IDAIS.        |               |                       |               |                       |              |
|   |                        |                           |               |                     |               |                       |               |                       | 1            |

|  | Ir                     | direct and Participation    | on Lendi      | ng                        |              |                           |          |                          |             |
|--|------------------------|-----------------------------|---------------|---------------------------|--------------|---------------------------|----------|--------------------------|-------------|
| Return to cover  |                        | For Charter :               |               |                           |              |                           |          |                          |             |
| 12/17/2020   |                        | Count of CU:                |               |                           |              |                           |          |                          | <b>—</b>    |
| CU Name: N/A   |                        | Asset Range :               |               | Nation + Door Coorne      | AII + C4-    | to = IMOL * Toma la alo   | dad. Fad | anallis Incorred Otata O |             |
| Peer Group: N/A  | Count                  | of CU in Peer Group :       |               | Nation * Peer Group:      | All " Sta    | te = MO " Type Inclu      | dea: Fea | erally insured State C   | realt       |
|  | Count                  | or Co in Peer Group :       | N/A           |                           |              |                           |          |                          |             |
|  | Dec-2016               | Dec-2017                    | % Chg         | Dec-2018                  | % Cha        | Dec-2019                  | % Cha    | Sep-2020                 | % Cha       |
| INDIRECT LOANS OUTSTANDING   | Dec-2010               | Dec-2017                    | 70 Ong        | Dec-2010                  | 70 Ong       | Dec-2013                  | 70 Olig  | 3ep-2020                 | 70 Ong      |
| Indirect Loans - Point of Sale Arrangement   | 1,125,064,400          | 1,198,767,390               | 6.6           | 1,456,242,598             | 21.5         | 1,435,141,228             | -1.4     | 1,399,417,041            | -2.5        |
| Indirect Loans - Outsourced Lending Relationship   | 632,540,482            |                             |               |                           | 10.6         |                           |          |                          |             |
| Total Outstanding Indirect Loans   | 1,757,604,882          | 2,119,174,337               |               |                           | 16.8         |                           | 2.8      |                          |             |
| %Indirect Loans Outstanding / Total Loans  | 21.20                  |                             |               |                           |              |                           |          |                          | -9.1        |
| DELINQUENCY - INDIRECT LENDING 1   | 21.20                  | 20.40                       | 10.4          | 20.10                     | 7.0          | 24.10                     | 0.0      | 21.01                    | 0.1         |
| 30 to 59 Days Delinquent   | 41,159,624             | 45,799,234                  | 11.3          | 41,643,058                | -9.1         | 42,297,470                | 1.6      | 26,891,559               | -36.4       |
| 60 to 179 Days Delinquent  | 16.437.721             | 18,483,881                  | 12.4          | 19,299,796                |              | 17,715,444                |          | 13,164,100               |             |
| 180 to 359 Days Delinquent   | 3,092,510              |                             | 36.4          | ., ,                      |              | 2,264,978                 |          | 2,967,933                |             |
| > = 360 Days Delinquent  | 440,764                |                             |               |                           | -16.3        |                           | -60.2    | 199,408                  |             |
| Total Del Indirect Lns (>= 60 Days)  | 19,970,995             |                             | 17.1          | 23,327,045                |              |                           |          | 16,331,441               | -19.2       |
| %Indirect Loans Delinguent >= 60 Days / Total Indirect Loans                             | 1.14                   |                             |               |                           |              | -,,-                      |          | 0.66                     |             |
| LOAN LOSSES - INDIRECT LENDING   | 1.1-                   | 1.10                        | 2.0           | 0.04                      | 14.0         | 0.70                      | 10.7     | 0.00                     | 17.0        |
| * Indirect Loans Charged Off   | 21,863,602             | 23,018,417                  | 5.3           | 25,615,797                | 11.3         | 25,132,757                | -1.9     | 15,042,629               | -20.2       |
| * Indirect Loans Recovered   | 2,431,942              |                             |               |                           | 13.3         |                           | 12.1     | 3,125,815                |             |
| * NET INDIRECT LOAN C/Os   | 19,431,660             |                             | 3.6           |                           | 11.0         |                           |          |                          |             |
| ***%Net Charge Offs - Indirect Loans / Avg Indirect Loans                                | 1.18                   |                             |               |                           | -6.3         |                           |          |                          |             |
| PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  | 1.10                   | 1.04                        | 11.5          | 5.51                      | 0.0          | 3.00                      | 12.0     | 3.03                     | 20.2        |
| + CU Portion of Part. Lns Interests Retained):   |                        |                             |               |                           |              |                           |          |                          |             |
| Consumer   | 46,017,164             | 48,443,845                  | 5.3           | 41,693,507                | -13.9        | 65,286,465                | 56.6     | 75,331,668               | 15.4        |
| Non-Federally Guaranteed Student Loans   | 20,427,342             |                             |               |                           | 12.9         |                           |          | 9,842,212                |             |
| Real Estate  | 19,487,929             |                             | 184.8         |                           | 26.0         |                           |          | 99,342,630               |             |
| Commercial Loans (excluding C&D) 2   | 23,070,816             |                             |               |                           | 0.6          |                           |          | 75,359,219               |             |
| Commercial Construction & Development <sup>2</sup>                                       | 3,733,828              |                             |               | 5,923,111                 | 76.5         |                           | -29.4    | 19.800.853               | 373.3       |
| Loan Pools   | 106,562,650            |                             |               |                           |              |                           |          | 94,188,629               |             |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  | 241,883,347            |                             |               |                           |              |                           |          | 373,865,211              | 20.9        |
| %Participation Loans Outstanding / Total Loans   | 2.92                   |                             |               |                           |              |                           |          | 3.30                     |             |
| * Participation Loans Purchased YTD  | 70,873,971             | 86,586,864                  |               |                           |              |                           |          | 119,587,979              |             |
| %Participation Loans Purchased YTD   | 10,010,011             | 00,000,004                  |               | 02,120,000                | 00.0         | 104,000,404               | 100.4    | 110,007,070              | 10.4        |
| / Total Loans Granted YTD  | 1.71                   | 1.97                        | 15.6          | 1.09                      | -44.7        | 2.48                      | 127.2    | 2.18                     | -11.8       |
| PARTICIPATION LOANS SOLD:  |                        |                             |               |                           |              |                           |          |                          |             |
| Participation Loan Interests Sold AND/OR Serviced  |                        |                             |               |                           |              |                           |          |                          |             |
| (Participants' Balance Outstanding )   | 58,461,732             | 80,673,753                  | 38.0          | 114,187,481               | 41.5         | 144,411,228               | 26.5     | 146,742,502              | 1.6         |
| Participation Loan Interests - Amount Retained (Outstanding)                             | 25,826,138             | 29,138,868                  | 12.8          | 34,348,609                | 17.9         | 53,097,735                | 54.6     | 63,236,838               | 19.1        |
| * Participation Loans Sold YTD   | 17,167,306             | 45,399,323                  | 164.5         | 66,569,875                | 46.6         | 74,360,468                | 11.7     | 57,200,592               | 2.6         |
| ** %Participation Loans Sold YTD / Total Assets  | 0.13                   | 0.34                        | 152.1         | 0.48                      | 41.1         | 0.49                      | 3.5      | 0.43                     | -12.3       |
| WHOLE LOANS PURCHASED AND SOLD:  |                        |                             |               |                           |              |                           |          |                          |             |
| *Loans Purchased in Full from Other Financial Institutions YTD                           | 5,094,732              | 0                           | -100.0        | 1,190,986                 | N/A          | 10,926,841                | 817.5    | 6,344,437                | -22.6       |
| *Loans Purchased in Full from Other Sources YTD  | 725,321                | 434,600                     | -40.1         | 2,132,494                 | 390.7        | 6,797,872                 | 218.8    | 7,193,886                | 41.1        |
| %Loans Purchased From Financial Institutions & Other                                     |                        |                             |               |                           |              |                           |          |                          |             |
| Sources YTD / Loans Granted YTD  | 0.14                   | 0.01                        | -92.9         | 0.07                      | 602.3        | 0.33                      | 369.0    | 0.25                     | -24.2       |
| *Loans, Excluding RE, Sold in Full YTD   | 0                      | 0                           | N/A           | 0                         | N/A          | 0                         | N/A      | 0                        | N/A         |
| DELINQUENCY - PARTICIPATION LENDING 1  |                        |                             |               |                           |              |                           |          |                          |             |
| 30 to 59 Days Delinquent   | 1,286,592              | 1,008,549                   | -21.6         | 1,456,278                 | 44.4         | 944,930                   | -35.1    | 3,244,091                | 243.3       |
| 60 to 179 Days Delinquent  | 972,575                | 1,098,460                   | 12.9          | 1,351,924                 | 23.1         | 831,321                   | -38.5    | 691,860                  | -16.8       |
| 180 to 359 Days Delinquent   | 124,639                |                             |               | 135,849                   | -40.3        |                           |          |                          |             |
| > = 360 Days Delinquent  | 233,730                | 244,193                     | 4.5           | 189,915                   | -22.2        | 163,054                   | -14.1    | 434,550                  | 166.5       |
| Total Del Participation Lns (>= 60 Days)   | 1,330,944              | 1,570,382                   | 18.0          | 1,677,688                 | 6.8          | 1,124,885                 | -33.0    | 1,484,214                | 31.9        |
| %Participation Loans Delinquent >= 60 Days / Total Participation                         |                        |                             |               |                           |              |                           |          |                          |             |
| Loans  | 0.55                   | 0.61                        | 11.7          | 0.70                      | 13.4         | 0.36                      | -47.9    | 0.40                     | 9.2         |
| LOAN LOSSES - PARTICIPATION LENDING  |                        |                             |               |                           |              |                           |          |                          | <del></del> |
| * Participation Loans Charged Off  | 648,726                |                             |               |                           |              |                           |          | 324,341                  | -56.0       |
| * Participation Loans Recovered  | 108,634                |                             |               |                           | 10.2         |                           |          | 96,948                   |             |
| * NET PARTICIPATION LOAN C/Os  | 540,092                | 1,917,182                   | 255.0         | 3,908,633                 | 103.9        | 825,469                   | -78.9    | 227,393                  | -63.3       |
| **%Net Charge Offs - Participation Loans   |                        |                             | 000 0         | ,                         | 404 *        |                           | 04.0     |                          | 70 .        |
| / Avg Participation Loans  | 0.23                   | 0.77                        | 238.2         | 1.58                      | 104.4        | 0.30                      | -81.0    | 0.09                     | -70.4       |
| *Amounts are year-to-date while the related %change ratios are annualized.               | p + - 5                | 1                           |               |                           |              |                           |          |                          | -           |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o            | r no annualizing)      | 1                           |               |                           |              |                           |          |                          |             |
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| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the |                        | equirements for troubled de | ebt restruct  | tured (TDR) loans.        |              |                           |          |                          |             |
| This policy change may result in a decline in delinquent loans reported as of Ju         | ine 2012.              |                             |               |                           |              |                           |          |                          |             |
| Reporting requirements for loans were changed with September 2017 cycle to               | accommodate the requir | atory definition of commerc | ial loans T   | his nolicy change may cou | ise fluctura | tions from prior cycles   | 11       | . IndirectAndParticipa   | ation! ne   |
| reporting requirements for loans were changed with september 2017 cycle to               | accommodate the regula | atory deminder or commerc   | nui iudiis. I | ms policy change may cat  | ase nuclua   | uona iroini prioi cycles. |          | . maneotanur anticipa    | MONER       |

|  |                             | Real Estate Loan Info       | rmation '  | 1                          |             |                            |              |                          |             |
|--|-----------------------------|-----------------------------|------------|----------------------------|-------------|----------------------------|--------------|--------------------------|-------------|
| Return to cover  |                             | For Charter :               |            |                            |             |                            |              |                          |             |
| 12/17/2020   |                             | Count of CU:                |            |                            |             |                            |              |                          |             |
| CU Name: N/A   |                             | Asset Range :               |            |                            |             |                            |              |                          | <b>⊥</b>    |
| Peer Group: N/A  | 0                           |                             |            | Nation * Peer Group:       | All * State | e = 'MO' * Type Includ     | ed: Fede     | erally Insured State Cre | edit        |
|  | Count                       | of CU in Peer Group :       | N/A        |                            |             |                            |              |                          |             |
|  | Dec-2016                    | Dec-2017                    | % Chg      | Dec-2018                   | % Chg       | Dec-2019                   | % Chg        | Sep-2020                 | % Ch        |
| REAL ESTATE LOANS OUTSTANDING:   |                             |                             | ŭ          |                            | ŭ           |                            | ŭ            |                          |             |
| First Mortgages  |                             |                             |            |                            |             |                            |              |                          |             |
| Fixed Rate > 15 years  | 864,608,066                 | 1,089,208,561               | 26.0       |                            | -2.3        | 1,202,978,018              | 13.0         |                          |             |
| Fixed Rate 15 years or less  | 638,489,890                 | 509,050,012                 |            |                            | 20.6        | 570,360,405                | -7.1         |                          |             |
| Other Fixed Rate   | 26,707,199                  | 32,737,037                  | 22.6       |                            | 25.3        | 47,783,285                 | 16.5         |                          |             |
| Total Fixed Rate First Mortgages   | 1,529,805,155               | 1,630,995,610               |            |                            | 5.4         | 1,821,121,708              | 5.9          |                          |             |
| Balloon/Hybrid > 5 years  Balloon/Hybrid 5 years or less   | 242,727,198                 | 140,602,966                 |            | 205,596,947<br>494,192,797 | 46.2<br>5.2 | 290,646,865                | 41.4         |                          |             |
| Total Balloon/Hybrid First Mortgages   | 484,874,720<br>727.601.918  | 469,559,446<br>610,162,412  |            | 699,789,744                | 14.7        | 561,749,320<br>852,396,185 | 13.7<br>21.8 | , ,                      |             |
| Adjustable Rate First Mtgs 1 year or less  | 53,837,935                  | 53,920,727                  | 0.2        |                            | -11.3       | 41,404,047                 | -13.4        |                          |             |
| Adjustable Rate First Mtgs >1 year   | 138,365,691                 | 292,605,738                 |            |                            | 10.1        | 334,027,503                | 3.7          |                          |             |
| Total Adjustable First Mortgages   | 192,203,626                 | 346,526,465                 |            |                            | 6.8         | 375,431,550                | 1.5          |                          |             |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING  | 2,449,610,699               | 2,587,684,487               | 5.6        |                            | 7.8         | 3,048,949,443              | 9.3          |                          |             |
| Other Real Estate Loans  | , .,,                       | ,,,                         |            | ,,                         |             | -,,,                       |              | .,,,                     |             |
| Closed End Fixed Rate  | 205,118,153                 | 354,391,943                 | 72.8       | 232,309,983                | -34.4       | 297,582,385                | 28.1         | 324,055,920              | 8.          |
| Closed End Adjustable Rate   | 25,260,323                  | 53,831,801                  | 113.1      | 30,878,827                 | -42.6       | 22,974,377                 | -25.6        |                          |             |
| Open End Adjustable Rate (HELOC)   | 715,148,617                 | 657,868,363                 |            |                            | 39.5        | 1,007,019,758              | 9.8          |                          |             |
| Open End Fixed Rate  | 12,068,306                  | 11,724,241                  | -2.9       |                            | -13.1       | 7,971,686                  | -21.8        |                          |             |
| TOTAL OTHER REAL ESTATE OUTSTANDING  | 957,595,399                 | 1,077,816,348               |            |                            | 10.5        | 1,335,548,206              | 12.2         |                          |             |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING   | 3,407,206,098               | 3,665,500,835               | 7.6        | 3,979,839,781              | 8.6         | 4,384,497,649              | 10.2         | 4,968,958,881            | 13.3        |
| RE LOAN SUMMARY (FIX, ADJ):  |                             |                             |            |                            |             |                            |              |                          | <del></del> |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)   | 1,772,532,353               | 1,771,598,576               |            | 1,924,806,936              | 8.6         | 2,111,768,573              | 9.7          |                          |             |
| Other RE Fixed Rate Total Fixed Rate RE Outstanding  | 217,186,459                 | 366,116,184                 |            | 242,500,392                | -33.8       | 305,554,071                | 26.0         |                          |             |
| %(Total Fixed Rate RE/Total Assets)  | 1,989,718,812<br>15.50      | 2,137,714,760<br>15.87      | 7.4<br>2.4 | 2,167,307,328<br>15.49     | 1.4<br>-2.4 | 2,417,322,644<br>16.00     | 11.5         |                          |             |
| %(Total Fixed Rate RE/Total Assets) %(Total Fixed Rate RE/Total Loans)   | 24.00                       | 23.61                       | -1.6       |                            | -2.4        | 22.97                      | 3.3<br>4.3   |                          | _           |
| 70(Total Fixed Nate NE) Total Edalis)  | 24.00                       | 25.01                       | -1.0       | 22.03                      | -0.7        | 22.51                      | 4.3          | 20.24                    | 22.         |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)  | 677,078,346                 | 816,085,911                 | 20.5       | 864,195,152                | 5.9         | 937,180,870                | 8.4          | 761,211,346              | -18.        |
| Other RE Adj Rate  | 740,408,940                 | 711,700,164                 |            |                            | 33.2        | 1,029,994,135              | 8.6          |                          |             |
| Total Adj Rate RE Outstanding  | 1,417,487,286               | 1,527,786,075               |            |                            | 18.6        | 1,967,175,005              | 8.5          |                          |             |
|  |                             |                             |            |                            |             |                            |              |                          |             |
| MISCELLANEOUS RE INFORMATION: Outstanding Interest Only & Payment Option First Mtg Loans                       | 18,836,364                  | 22,909,125                  | 21.6       | 10.964.340                 | -13.3       | 26,149,653                 | 31.6         | 27,632,356               | 5.          |
| Outstanding Interest Only & Payment Option Prist Mig Loans Outstanding Interest Only & Payment Option Other RE | 18,830,304                  | 22,909,125                  | 21.0       | 19,864,349                 | -13.3       | 20,149,003                 | 31.0         | 27,032,330               | 5.          |
| / LOCs Loans   | 38,701,224                  | 64,980,276                  | 67.9       | 83,729,126                 | 28.9        | 86,038,790                 | 2.8          | 84,518,623               | -1.8        |
| TOTAL Outstanding Interest Only & Payment Option First &   | 00,701,224                  | 04,000,270                  | 01.0       | 00,720,120                 | 20.0        | 00,000,100                 | 2.0          | 04,010,020               |             |
| Other RE Loans   | 57,537,588                  | 87,889,401                  | 52.8       | 103,593,475                | 17.9        | 112,188,443                | 8.3          | 112,150,979              | 0.0         |
| %(Interest Only & Payment Option First & Other RE Loans / Total  |                             |                             |            |                            |             |                            |              |                          |             |
| Assets)  | 0.45                        | 0.65                        | 45.6       | 0.74                       | 13.4        | 0.74                       | 0.3          | 0.63                     | -14.0       |
| %(Interest Only & Payment Option First & Other RE Loans / Net  |                             |                             |            |                            |             |                            |              |                          |             |
| Worth) Outstanding Residential Construction (Evaluding Commercial  | 4.20                        | 6.17                        | 46.9       | 6.82                       | 10.6        | 6.84                       | 0.2          | 6.51                     | -4.8        |
| Outstanding Residential Construction (Excluding Commercial<br>Purpose Loans) <sup>1</sup>                      | 2,944,159                   | 3,569,841                   | 21.3       | 6,697,127                  | 87.6        | 7,186,692                  | 7.3          | 9,801,408                | 36.4        |
| Allowance for Loan Losses or Allowance for Credit Losses on  | 2,044,135                   | 3,303,041                   | 21.3       | 0,031,121                  | 57.0        | 7,100,092                  | 1.3          | 3,001,400                | 30.         |
| all RE Loans   | 7,258,243                   | 5,290,166                   | -27.1      | 4,259,864                  | -19.5       | 3,782,174                  | -11.2        | 8,893,427                | 135.        |
| * REAL ESTATE LOANS - AMOUNT GRANTED:  |                             |                             | İ          |                            |             | · · ·                      | İ            |                          |             |
| * First Mortgages  |                             |                             |            |                            |             |                            |              |                          |             |
| * Fixed Rate > 15 years  | 845,639,389                 | 776,567,901                 | -8.2       | 875,899,554                | 12.8        | 1,220,768,688              | 39.4         | 1,632,102,073            |             |
| * Fixed Rate 15 years or less  | 296,488,041                 | 212,978,050                 |            |                            | -10.1       | 283,594,976                |              |                          |             |
| * Other Fixed Rate   | 4,149,878                   | 7,375,384                   |            |                            | 77.1        | 22,147,017                 |              |                          |             |
| * Total Fixed Rate First Mortgages   | 1,146,277,308               | 996,921,335                 |            |                            |             | 1,526,510,681              | 41.3         |                          |             |
| * Balloon/Hybrid > 5 years   | 63,588,612                  | 107,136,720                 |            |                            | 14.3        | 147,015,939                | 20.0         |                          |             |
| * Balloon/Hybrid 5 years or less   | 88,137,477                  | 114,902,910                 |            | 116,481,241                | 1.4         | 165,116,440                |              |                          |             |
| * Total Balloon/Hybrid First Mortgages  * Adjustable Rate First Mtgs 1 year or less                            | 151,726,089                 | 222,039,630                 |            |                            |             | 312,132,379                |              |                          |             |
| * Adjustable Rate First Mtgs 1 year or less  * Adjustable Rate First Mtgs >1 year                              | 19,166,101                  | 12,313,589                  |            |                            |             | 11,258,746                 |              |                          |             |
| * Total Adjustable First Mortgages   | 29,271,650                  | 29,245,595                  |            | 28,115,426<br>42,323,736   |             | 31,519,715<br>42,778,461   |              |                          | +           |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED  | 48,437,751<br>1,346,441,148 | 41,559,184<br>1,260,520,149 |            |                            | 1.8<br>8.0  | 1,881,421,521              | 1.1<br>38.2  |                          |             |
| * Amounts are year-to-date while the related %change ratios are annualized.                                    | 1,340,441,148               | 1,∠00,5∠0,149               | -0.4       | 1,301,099,201              | 8.0         | 1,081,421,521              | 38.2         | ∠,390,901,046            | 83.         |
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|   |                          | Real Estate Loan Info     | ormation 2  | 2                        |             |                          |           |                          |                |
|---|--------------------------|---------------------------|-------------|--------------------------|-------------|--------------------------|-----------|--------------------------|----------------|
| Return to cover   |                          | For Charter :             |             |                          |             |                          |           |                          |                |
| 12/17/2020  |                          | Count of CU:              |             |                          |             |                          |           |                          |                |
| CU Name: N/A  |                          | Asset Range :             |             |                          |             |                          |           |                          |                |
| Peer Group: N/A   |                          |                           |             | Nation * Peer Group:     | All * State | e = 'MO' * Type Inclu    | ded: Fede | rally Insured State Cre  | edit Union     |
|   | Count                    | of CU in Peer Group       | N/A         |                          |             |                          |           |                          |                |
|   | Dec-2016                 | Dec-2017                  | % Chg       | Dec-2018                 | % Chg       | Dec-2019                 | % Cha     | Sep-2020                 | % Chg          |
| * OTHER REAL ESTATE (Granted)   |                          | 200 2011                  | 70 G.I.g    | 200 2010                 | 70 U.I.g    | 200 2010                 | ,, cg     | 30p 2020                 | ,, og          |
| * Closed End Fixed Rate   | 38,196,102               | 59,081,366                | 54.7        | 81,144,731               | 37.3        | 100,609,640              | 24.0      | 75,965,331               | 0.7            |
| * Closed End Adjustable Rate  | 3,967,305                | 23,030,788                | 480.5       | 8,210,297                | -64.4       | 2,879,600                | -64.9     | 5,509,325                | 155.1          |
| * Open End Adjustable Rate (HELOC)  | 239,187,719              |                           |             | 262,377,754              | -11.1       | 278,322,668              |           | 197,424,091              | -5.4           |
| * Open End Fixed Rate and Other   | 3,759,872                |                           |             | 5,280,772                | 51.2        | 2,289,928                |           | 1,110,866                | -35.3          |
| * TOTAL OTHER REAL ESTATE GRANTED   | 285,110,998              |                           |             | 357,013,554              | -6.2        | 384,101,836              |           | 280,009,613              | -2.8           |
| * TOTAL RE (FIRST AND OTHER) GRANTED  | 1,631,552,146            |                           |             |                          | 4.7         | 2,265,523,357            |           | 2,870,910,659            | 69.0           |
| %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)  | 30.12                    | 26.56                     | -11.8       | 26.96                    | 1.5         | 32.66                    | 21.2      | 46.13                    | 41.2           |
| RE LOANS SOLD/SERVICED  | 4 022 004 020            | 700 774 047               | -24.4       | 002 622 402              | 2.0         | 1 157 100 114            | 44.0      | 4 640 670 070            | 06.6           |
| * First Mortgage R.E. Loans Sold<br>%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)  | 1,032,981,830<br>76.72   | 780,774,917<br>61.94      |             | 803,633,183<br>59.02     | 2.9<br>-4.7 | 1,157,198,144<br>61.51   | 44.0      | 1,619,670,979<br>62.51   | 86.6<br>1.6    |
| AMT of Mortgage Servicing Rights  | 18,185,416               |                           |             | 20,031,234               | 8.5         | 23,939,505               |           | 24,873,060               | 3.9            |
| Outstanding RE Loans Sold But Serviced  | 3,490,595,520            | 3,719,133,801             |             | 3,934,360,190            | 5.8         | 4,254,913,097            | 8.1       | 4,560,156,275            | 7.2            |
| % (Mortgage Servicing Rights / Net Worth)   | 1.33                     |                           |             |                          | 1.8         | 1.46                     |           | 1.44                     | -1.1           |
| MISC. RE LOAN INFORMATION   |                          |                           |             |                          |             |                          |           |                          |                |
| S-Term (<5 Yrs) R.E. Loan (Exc. MBL)  | 1,335,394,097            | 1,460,631,759             | 9.4         | 1,490,384,537            | 2.0         | 1,567,202,352            | 5.2       | 1,511,066,355            | -3.6           |
| R.E. Lns also Commercial Lns <sup>1</sup>   | 350,800,645              | 303,818,760               | -13.4       | 373,249,156              | 22.9        | 472,301,677              | 26.5      | 554,449,011              | 17.4           |
| REVERSE MORTGAGES   |                          |                           |             |                          |             | -                        |           |                          |                |
| Federally Insured Home Equity Conversion Mortgage (HECM)  | 0                        |                           |             | 0                        |             | 0                        |           | 0                        | N/A            |
| Proprietary Reverse Mortgage Products   | 0                        |                           |             | 0                        |             | 0                        |           | 0                        | N/A            |
| Total Reverse Mortgages   | 0                        | С                         | N/A         | 0                        | N/A         | 0                        | N/A       | 0                        | N/A            |
| RE LOAN TDRS OUTSTANDING  | 39.597.288               | 00 070 440                | 10.5        | 32.760.812               | 0.0         | 28.952.337               | 44.0      | 07.040.540               | 0.0            |
| TDR First Mortgage RE Loans TDR Other RE Loans  | 39,597,288<br>4,959,349  | , , .                     |             | 32,760,812<br>4,748,110  | -0.9<br>3.2 | -1 1                     |           | 27,849,543<br>4,852,512  | -3.8<br>-13.4  |
| Total TDR First and Other RE Loans  | 44,556,637               | 37,671,945                |             | 37,508,922               | -0.4        | 5,601,360<br>34,553,697  | -7.9      | 32,702,055               | -13.4          |
| TDR RE Loans Also Reported as Commercial Loans <sup>1</sup>   | 3,891,880                | 1,747,245                 |             | 622,232                  | -64.4       | 2,139,600                |           | 4,360,398                | 103.8          |
| REAL ESTATE LOAN DELINQUENCY  | 3,091,000                | 1,747,240                 | -33.1       | 022,232                  | -04.4       | 2,139,000                | 245.5     | 4,000,090                | 100.0          |
| R.E. LOANS DELINQUENT > =60 Days 1  |                          |                           |             |                          |             |                          |           |                          |                |
| First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)  | 11,888,991               | 10,251,776                | -13.8       | 15,329,766               | 49.5        | 14,784,841               | -3.6      | 10,200,738               | -31.0          |
| First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)  | 5,909,700                |                           |             | 6,798,481                | 52.9        | 6,027,828                |           | 3,839,705                | -36.3          |
| Other R.E. Fixed Rate   | 703,403                  | 3,461,834                 | 392.2       | 1,671,123                | -51.7       | 1,411,184                | -15.6     | 1,415,303                | 0.3            |
| Other R.E. Adj. Rate  | 2,110,055                | 1,535,635                 | -27.2       | 3,603,142                | 134.6       | 3,530,797                |           | 3,365,475                | -4.7           |
| TOTAL DEL R.E. DELINQUENT >= 60 Days  | 20,612,149               | 19,696,307                | -4.4        | 27,402,512               | 39.1        | 25,754,650               | -6.0      | 18,821,221               | -26.9          |
| DELINQUENT 30 to 59 Days  |                          |                           |             |                          |             |                          |           |                          |                |
| First Mortgage  | 34,018,806               |                           |             | 32,670,323               | -10.2       | 38,277,146               |           | 15,779,930               | -58.8          |
| Other TOTAL DEL RE 30 to 59 Days  | 5,963,374                | 7,186,854                 |             | 7,325,428                | 1.9         | 7,646,260                |           | 2,808,936                | -63.3          |
| TOTAL DEL R.E. LOANS >= 30 Days   | 39,982,180<br>60,594,329 | 43,566,195<br>63,262,502  |             | 39,995,751<br>67,398,263 | -8.2<br>6.5 | 45,923,406<br>71,678,056 |           | 18,588,866<br>37,410,087 | -59.5<br>-47.8 |
| RE LOAN DELINQUENCY RATIOS  | 00,394,329               | 03,202,302                | 4.4         | 07,390,203               | 0.5         | 71,076,030               | 0.4       | 37,410,067               | -47.0          |
| % R.E. LOANS DQ >= 30 Days  | 1.78                     | 1.73                      | 3 -3.0      | 1.69                     | -1.9        | 1.63                     | -3.5      | 0.75                     | -53.9          |
| % R.E. LOANS DQ >= 60 Days  | 0.60                     |                           |             | 0.69                     |             | 0.59                     |           | 0.38                     | -35.5          |
| TDR REAL ESTATE LOANS DELINQUENT >= 60 Days   |                          |                           |             |                          |             |                          |           |                          |                |
| TDR First Mortgage RE Loans Delinquent >= 60 Days   | 4,760,275                | 4,099,668                 | -13.9       | 3,674,172                | -10.4       | 2,480,608                | -32.5     | 4,510,952                | 81.8           |
| TDR Other RE Loans Delinquent >= 60 Days  | 401,489                  | 567,301                   |             | 1,026,282                | 80.9        | 1,045,823                | 1.9       | 795,689                  | -23.9          |
| Total TDR First and Other RE Loans Delinquent >= 60 Days  | 5,161,764                | 4,666,969                 | -9.6        | 4,700,454                | 0.7         | 3,526,431                | -25.0     | 5,306,641                | 50.5           |
| % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR  | 11.58                    | 12.39                     | 6.9         | 12.53                    | 1.2         | 10.21                    | -18.6     | 16.23                    | 59.0           |
| 1st and Other RE TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60  | 11.58                    | 12.38                     | 0.9         | 12.53                    | 1.2         | 10.21                    | -10.6     | 10.23                    | 59.0           |
| Days 12   | 462,890                  | 256,847                   | -44.5       | 0                        | -100.0      | 0                        | N/A       | 0                        | N/A            |
| % TDR RE Lns also Reported as Commercial Loans Delinquent >=  |                          |                           |             |                          |             |                          |           |                          |                |
| 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12   |                          |                           |             |                          |             |                          |           |                          |                |
|   | 11.89                    | 14.70                     | 23.6        | 0.00                     | -100.0      | 0.00                     | N/A       | 0.00                     | N/A            |
| REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:   |                          |                           |             |                          |             |                          |           |                          |                |
| * Total 1st Mortgage Lns Charged Off  | 1,572,935                | 936,499                   |             | 306,579                  | -67.3       | 376,460                  |           | 433,088                  | 53.4           |
| * Total 1st Mortgage Lns Recovered  | 563,107                  | 675,834                   |             | 67,765                   |             | 59,740                   |           | 49,118                   | 9.6            |
| * NET 1st MORTGAGE LN C/Os  ** Net Charge Offs - 1st Mortgage Loans   | 1,009,828                | 260,665                   | -74.2       | 238,814                  | -8.4        | 316,720                  | 32.6      | 383,970                  | 61.6           |
| / Avg 1st Mortgage Loans  | 0.04                     | 0.01                      | -75.3       | 0.01                     | -14.2       | 0.01                     | 22.1      | 0.02                     | 41.4           |
| * Total Other RE Lns Charged Off  | 1,412,473                |                           |             | 1,540,353                | 35.7        | 708,413                  |           | 414,873                  | -21.9          |
| * Total Other RE Lns Recovered  | 415,150                  |                           |             | 596,991                  | 3.9         | 810,947                  |           | 304,223                  | -50.0          |
| * NET OTHER RE LN C/Os  | 997,323                  |                           |             |                          | 68.2        | -102,534                 |           | 110,650                  | 243.9          |
| ** %Net Charge Offs Other RE Loans / Avg Other RE Loans   | 0.11                     |                           |             |                          |             | -0.01                    |           | 0.01                     | 235.7          |
| * Amounts are year-to-date and the related % change ratios are annualized.  |                          |                           |             |                          |             | ·                        |           |                          |                |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or  | no annualizing)          |                           |             |                          |             |                          |           |                          |                |
| # Means the number is too large to display in the cell  |                          | L                         | 1           | <u> </u>                 |             |                          |           |                          |                |
| Reporting requirements for loans were changed with September 2017 cycle to  |                          |                           |             |                          | use fluctua | tions from prior cycles. |           |                          |                |
| <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the<br>This policy change may result in a decline in delinquent loans reported as of June 1. |                          | requirements for troubled | debt restru | ctured (TDR) loans.      |             |                          |           |                          | 40 DE/ -       |
| This policy change may result in a decline in delinquent loans reported as of Ji  | JIIC ZUIZ.               |                           |             |                          |             |                          |           |                          | 13. RELoans 2  |

| Return to cover   12/17/2020   |                           | For Charter :<br>Count of CU : |             |                           |              |                           |                |                           |                |
|--|---------------------------|--------------------------------|-------------|---------------------------|--------------|---------------------------|----------------|---------------------------|----------------|
| CU Name: N/A   |                           | Asset Range :                  |             |                           |              |                           |                |                           |                |
| Peer Group: N/A  |                           | Criteria :                     | Region:     | Nation * Peer Gro         | up: All *    | State = 'MO' * Typ        | e Include      | d: Federally Insur        | ed State       |
|  | Count of C                | U in Peer Group :              | N/A         |                           |              |                           |                |                           |                |
|  | Dec-2016                  | Dec-2017                       | % Chg       | Dec-2018                  | % Chg        | Dec-2019                  | % Chg          | Sep-2020                  | % Chg          |
| COMMERCIAL LOANS   |                           |                                |             |                           | Ĭ            |                           |                |                           | Ĭ              |
| Commercial Loans to Members 13   | 366,443,361               | 306,661,554                    | -16.3       | 366,954,467               | 19.7         | 474,471,166               | 29.3           | 544,192,172               | 14.7           |
| Purchased Commercial Loans or Participations to  Nonmembers <sup>13</sup>  | 05 000 440                | 04.040.050                     |             | 44 000 050                | 20.0         | F0 400 000                | 40.0           | 00 500 044                | 54.4           |
| Total Commercial Loans 13  | 35,096,410<br>401,539,771 | 34,810,350<br>341,471,904      |             | 44,866,359<br>411,820,826 |              | 53,498,266<br>527,969,432 | 19.2<br>28.2   | 82,589,311<br>626,781,483 | 54.4<br>18.7   |
| Unfunded Commitments 13  | 18,718,057                | 15,570,012                     |             |                           |              | 69,804,507                | 56.5           |                           |                |
| TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1   | 382,821,714               | 341,471,904                    |             | 411,820,826               |              | 527,969,432               | 28.2           | 626,781,483               | 18.7           |
| %(Total Commercial Loans / Total Assets)   | 2.98                      | 2.54                           | -15.0       | 2.94                      | 16.0         | 3.49                      | 18.8           | 3.55                      | 1.5            |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1  |                           |                                |             |                           |              |                           |                |                           |                |
| Number of Outstanding Commercial Loans to Members  Number of Outstanding Purchased Commercial Loans or   | 2,325                     | 1,199                          | -48.4       | 1,349                     | 12.5         | 1,640                     | 21.6           | 1,836                     | 12.0           |
| Participation Interests to Nonmembers  | 135                       | 125                            | -7.4        | 150                       | 20.0         | 109                       | -27.3          | 146                       | 33.9           |
| Total Number of Commercial Loans Outstanding   | 2,460                     | 1,324                          |             | 1,499                     |              | 1,749                     | 16.7           | 1,982                     | 13.3           |
| REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-  |                           |                                |             |                           |              |                           |                |                           |                |
| Construction and Development   | 13,684,819                | 13,407,167                     |             |                           |              | 29,506,613                | 48.6           | 60,392,819                |                |
| Farmland Non-Farm Residential Property   | 947,887<br>132,272,305    | 3,699,434<br>N/A               |             | 3,526,752<br>N/A          | -4.7         | 4,144,261<br>N/A          | 17.5           | 10,721,815<br>N/A         | 158.7          |
| Multifamily  | N/A                       | 36,080,883                     |             | 43,026,581                | 19.3         | 80,426,400                | 86.9           | 97,172,322                | 20.8           |
| Owner Occupied, Non-Farm, Non-Residential Property   | 91,676,422                | 141,102,188                    | 53.9        | 158,717,763               | 12.5         | 178,143,579               | 12.2           |                           | 2.0            |
| Non-Owner Occupied, Non-Farm, Non-Residential Property   | 124,957,636               | 109,529,087                    |             | 148,127,417               |              | 180,080,824               | 21.6           |                           | 13.6           |
| Total Real Estate Secured Commercial Loans   | 363,539,069               | 303,818,759                    | -16.4       | 373,249,156               | 22.9         | 472,301,677               | 26.5           | 554,449,011               | 17.4           |
| NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-<br>MEMBERS) 1  |                           |                                |             |                           |              |                           |                |                           |                |
| Loans to finance agricultural production and other loans to farmers  | 764,214                   | 655,866                        | -14.2       | 782,581                   | 19.3         | 862,670                   | 10.2           | 935,292                   | 8.4            |
| Commercial and Industrial Loans  | 34,193,124                | 34,877,580                     | 2.0         | 35,710,941                | 2.4          | 53,273,192                | 49.2           | 57,943,219                | 8.8            |
| Unsecured Commercial Loans   | 922,317                   | 1,371,089                      |             |                           |              | 1,093,495                 | -3.9           | 13,130,666                |                |
| Unsecured Revolving Lines of Credit (Commercial Purpose)   | 2,121,047                 | 748,610                        |             | 939,979                   |              | 438,398                   | -53.4          | 323,295                   |                |
| Total Non-Real Estate Secured Commercial Loans   | 38,000,702                | 37,653,145                     | -0.9        | 38,571,670                | 2.4          | 55,667,755                | 44.3           | 72,332,472                | 29.9           |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE   Number - Construction and Development   | 26                        | 23                             | -11.5       | 43                        | 87.0         | 52                        | 20.9           | 53                        | 1.9            |
| Number - Farmland  | 6                         | 14                             |             | 14                        |              | 16                        | 14.3           | 33                        |                |
| Number - Non-Farm Residential Property   | 1,119                     | N/A                            |             | N/A                       |              | N/A                       |                | N/A                       |                |
| Multifamily  | N/A                       | 128                            |             | 138                       |              | 187                       | 35.5           | 192                       |                |
| Number - Owner Occupied, Non-Farm, Non-Residential Property  Number - Non-Owner Occupied, Non-Farm, Non-Residential Property   | 234<br>307                | 312<br>289                     |             | 367<br>302                |              | 395<br>314                | 7.6<br>4.0     | 423<br>355                | 7.1<br>13.1    |
| Total Number of Real Estate Secured Commercial Loans   | 1,692                     | 766                            |             | 864                       |              | 964                       | 11.6           |                           | 9.5            |
| Number - Loans to finance agricultural production and other loans to farmers   | 21                        | 17                             |             |                           |              | 24                        | 14.3           | 26                        | 8.3            |
| Number - Commercial and Industrial Loans   | 463                       | 439                            | -5.2        | 531                       |              | 672                       | 26.6           | 704                       | 4.8            |
| Number - Unsecured Commercial Loans  | 35                        | 43                             | 22.9        | 38                        | -11.6        | 38                        | 0.0            | 135                       | 255.3          |
| Number - Unsecured Revolving Lines of<br>Credit (Commercial Purpose)   | 249                       | 59                             | -76.3       | 45                        | -23.7        | 51                        | 13.3           | 61                        | 19.6           |
| Total Number of Non-Real Estate Secured Commercial Loans   | 768                       | 558                            |             | 635                       |              | 785                       | 23.6           | 926                       |                |
| AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1   |                           |                                |             |                           |              |                           |                |                           |                |
| * Member Commercial Loans Granted YTD  | 91,637,561                | 95,183,300                     |             |                           |              | 217,359,822               | 51.3           | 145,982,829               | -10.5          |
| * Purchased or Participation Interests to Nonmembers   | 6,180,946                 | 6,599,551                      | 6.8         | 14,495,319                | 119.6        | 25,887,143                | 78.6           | 27,379,365                | 41.0           |
| DELINQUENCY - COMMERCIAL LOANS <sup>2</sup> 30 to 59 Days Delinquent   | 4,213,129                 | 3,200,996                      | -24.0       | 3,594,576                 | 12.3         | 4,681,729                 | 30.2           | 3,424,531                 | -26.9          |
| 60 to 179 Days Delinquent  | 773,843                   | 2,290,001                      |             | 3,732,786                 |              | 937,955                   | -74.9          | 1,149,785                 |                |
| 180 to 359 Days Delinquent   | 63,957                    | 16,918                         |             | 449,549                   |              | 2,604,179                 | 479.3          | 209,817                   | -91.9          |
| > = 360 Days Delinquent  | 856,995                   | 312,344                        | -63.6       | 247,901                   | -20.6        | 136,461                   | -45.0          | 155,095                   | 13.7           |
| Total Del Loans - All Types (>= 60 Days)   | 1,694,795                 | 2,619,263                      | 54.5        | 4,430,236                 | 69.1         | 3,678,595                 | -17.0          | 1,514,697                 | -58.8          |
| COMMERCIAL LOAN DELINQUENCY RATIOS   Comm Lns > = 30 Days Delinquent   | 4.54                      | 4 70                           | 40.4        | 4.05                      | 44.0         | 4.50                      | 40 7           | 0.70                      | E0.0           |
| % Comm Lns >= 30 Days Delinquent % Comm Lns >= 60 Days Delinquent (Reportable delinquency)   | 1.54<br>0.44              | 1.70<br>0.77                   |             | 1.95                      |              | 1.58<br>0.70              | -18.7<br>-35.2 | 0.79<br>0.24              |                |
| COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1  | 0.44                      | 5.77                           | 70.0        | 1.00                      | 40.2         | 0.70                      | 55.2           | 0.24                      | 00.0           |
| *Total Comm Lns Charge Offs  | 540,702                   | 1,485,219                      | 174.7       | 326,085                   | -78.0        | 233,092                   | -28.5          | 582,110                   | 233.0          |
| *Total Comm Lns Recoveries   | 136,045                   | 552,451                        | 306.1       | 209,235                   | -62.1        | 44,328                    | -78.8          | 100,390                   | 202.0          |
| AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) 1  |                           |                                |             |                           |              |                           |                |                           |                |
| ,  |                           |                                |             |                           |              |                           |                |                           |                |
| % Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)  | 0.00                      | 0.00                           | N/A         | 0.00                      | N/A          | 0.00                      | N/A            | 0.00                      | N/A            |
| MISCELLANEOUS LOAN INFORMATION: 1 Real Estate Loans also Reported as Commercial Loans 1  | 350,800,645               | 303,818,760                    | -13.4       | 373,249,156               | 22.9         | 472,301,677               | 26.5           | 554,449,011               | 17.4           |
| Agricultural Related Commercial Loans  | 1,712,101                 | 4,355,300                      |             | 4,309,333                 |              | 5,006,931                 | 16.2           | 11,657,107                | 17.4           |
| Number of Outstanding Agricultural Related Loans   | 27                        | 4,333,300                      |             | 4,309,333                 |              | 3,000,931                 | 14.3           |                           |                |
| Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding   |                           |                                |             |                           |              |                           |                |                           |                |
| *Commercial Leans and Destinations Cold as consisting rights VTD   | N/A                       | 3,867,400                      |             | 5,630,693                 | 45.6         | 12,386,299                | 120.0          | 14,459,188                | 16.7           |
| *Commercial Loans and Participations Sold -no servicing rights- YTD  Commercial SBA Loans Outstanding  | 140,000<br>3,804,539      | 3,929,808                      |             | 3,484,194                 | N/A<br>-11.3 | 1,600,000<br>4,911,347    | N/A<br>41.0    | 4,651,548                 | -100.0<br>-5.3 |
| Number of Commercial SBA Loans Outstanding   | 3,804,539                 | 3,929,808                      |             | 3,484,194                 |              | 4,911,347                 | 55.6           |                           |                |
| Total Member Business Loans - (NMBLB)  | 366,443,361               | 376,096,064                    |             | 431,812,680               |              | 541,475,513               | 25.4           |                           |                |
| %(NMBLB / Total Assets)  | 3.13                      | 2.79                           |             |                           |              |                           | 16.2           |                           |                |
| * Amounts are year-to-date and the related % change ratios are annualized.   |                           |                                | _           |                           |              |                           |                |                           |                |
| <sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting |                           |                                |             |                           | ations from  | prior cycles.             |                |                           |                |
|  |                           |                                | mettillist) | iuai 15.                  |              |                           |                | 1                         | 1              |

|  | Inve                       | stments, Cash, & Cas       | h Fauiva | lante                      |               |                            |           |                             |               |
|--|----------------------------|----------------------------|----------|----------------------------|---------------|----------------------------|-----------|-----------------------------|---------------|
| Return to cover  | ilive                      | For Charter :              |          | ients                      |               |                            |           |                             |               |
| 12/17/2020   |                            | Count of CU :              | 96       |                            |               |                            |           |                             |               |
| CU Name: N/A   |                            | Asset Range :              |          |                            |               |                            |           |                             |               |
| Peer Group: N/A  | 0                          |                            |          | Nation * Peer Group:       | All * Stat    | e = 'MO' * Type Includ     | led: Fede | rally Insured State Cr      | edit          |
|  | Count                      | of CU in Peer Group :      | N/A      |                            |               |                            |           |                             |               |
|  | Dec-2016                   | Dec-2017                   | % Chg    | Dec-2018                   | % Chg         | Dec-2019                   | % Chg     | Sep-2020                    | % Chg         |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS                                   |                            |                            |          |                            |               |                            |           |                             |               |
| ASC 320 CLASS. OF INVESTMENTS  |                            |                            |          |                            |               |                            |           |                             |               |
| Held to Maturity < 1 yr  | 15,827,818                 | 22,110,901                 |          | 10,789,292                 | -51.2         | 7,256,506                  | -32.7     | N/A                         |               |
| Held to Maturity 1-3 yrs   | 71,355,764                 | 49,184,492                 |          | 52,620,938                 | 7.0           | 80,621,962                 | 53.2      | N/A                         |               |
| Held to Maturity 3-5 yrs   | 22,469,921                 | 29,610,711                 |          | 44,084,252                 | 48.9          | 6,516,166                  | -85.2     | N/A                         |               |
| Held to Maturity 5-10 yrs  | 8,968,307                  | 8,288,917                  |          | 5,457,112                  | -34.2         | 3,809,563                  | -30.2     | N/A                         |               |
| Held to Maturity 3-10 yrs Held to Maturity > 10 yrs                                | N/A<br>0                   | N/A<br>0                   |          | N/A<br>137,988             | N/A           | N/A<br>0                   | -100.0    | N/A<br>N/A                  |               |
| TOTAL HELD TO MATURITY   | 118,621,810                | 109,195,021                |          | 113,089,582                | 3.6           | 98,204,197                 | -13.2     | N/A                         |               |
| Allowance for Credit Losses on Held to Maturity Securities                         | 110,021,010                | 109,193,021                | =1.5     | 113,003,302                | 3.0           | 30,204,137                 | -13.2     | IN/A                        |               |
| (if ASC 326 has been adopted)  | 0                          | 0                          | N/A      | 0                          | N/A           | 0                          | N/A       | 0                           | N/A           |
| Available for Sale < 1 yr  | 261,845,175                | 257,113,685                | -1.8     | 259,726,344                | 1.0           | 395,889,624                | 52.4      | N/A                         |               |
| Available for Sale 1-3 yrs   | 601,525,640                | 605,087,015                |          | 643,520,817                | 6.4           | 638,316,223                | -0.8      | N/A                         |               |
| Available for Sale 3-5 yrs   | 919,306,479                | 875,587,477                |          | 679,422,831                | -22.4         | 472,483,802                | -30.5     | N/A                         |               |
| Available for Sale 5-10 yrs  | 143,662,262                | 106,340,830                |          | 129,139,920                | 21.4          | 126,275,867                | -2.2      | N/A                         |               |
| Available for Sale 3-10 yrs  | N/A                        | N/A                        |          | N/A                        |               | N/A                        |           | N/A                         |               |
| Available for Sale > 10 yrs  | 5,602,792                  | 1,191,876                  |          | 4,210,529                  | 253.3         | 1,449,701                  | -65.6     | N/A                         |               |
| TOTAL AVAILABLE FOR SALE   | 1,931,942,348              | 1,845,320,883              | -4.5     | 1,716,020,441              | -7.0          | 1,634,415,217              | -4.8      | N/A                         |               |
| Trading < 1 year   | 0                          | 0                          | N/A      | 0                          | N/A           | 0                          | N/A       | N/A                         |               |
| Trading 1-3 years  | 0                          |                            |          | 0                          |               | 0                          | N/A       | N/A                         |               |
| Trading 3-5 years  | 0                          | 0                          |          | 0                          |               | 0                          | N/A       | N/A                         |               |
| Trading 5-10 years   | 20,371,499                 | 18,421,102                 | -9.6     | 0                          | -100.0        | 67,831,186                 | N/A       | N/A                         |               |
| Trading 3-10 years   | N/A                        | N/A                        |          | N/A                        |               | N/A                        |           | N/A                         |               |
| Trading > 10 years   | 0                          | 0                          |          | 0                          | N/A           | 0                          |           | N/A                         |               |
| TOTAL TRADING  | 20,371,499                 | 18,421,102                 | -9.6     | 0                          | -100.0        | 67,831,186                 | N/A       | N/A                         |               |
| Equity Securities <= 1 Year  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 0                           | N/A           |
| Equity Securities > 1-3 Years  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 2,127,728                   | N/A           |
| Equity Securities > 3-5 Years  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 0                           | N/A           |
| Equity Securities > 5-10 Years   | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 22,156,619                  | N/A           |
| Equity Securities > 10 Years   | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 0                           | N/A           |
| TOTAL EQUITY SECURITIES  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 24,284,347                  | N/A           |
| Trading Debt Securities <= 1 Year  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 0                           | N/A           |
| Trading Debt Securities > 1-3 Years  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 0                           |               |
| Trading Debt Securities > 3-5 Years  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 0                           |               |
| Trading Debt Securities > 5-10 Years   | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 71,546,914                  |               |
| Trading Debt Securities > 10 Years   | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 0                           | N/A           |
| TOTAL TRADING DEBT SECURITIES  | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 71,546,914                  | N/A           |
| Available-for-Sale Debt Securities <= 1 Year                                       | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 472,186,493                 | N/A           |
| Available-for-Sale Debt Securities > 1-3 Years                                     | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 1,004,152,482               | N/A           |
| Available-for-Sale Debt Securities > 3-5 Years                                     | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 530,016,284                 | N/A           |
| Available-for-Sale Debt Securities > 5-10 Years                                    | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 285,638,784                 | N/A           |
| Available-for-Sale Debt Securities > 10 Years                                      | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 12,672,104                  | N/A           |
| AVAILABLE-FOR-SALE-DEBT SECURITIES   | N/A                        | N/A                        | 1        | N/A                        |               | 0                          |           | 2,304,666,147               | N/A           |
| Held-to-Maturity Debt Securities <= 1 Year   | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 11,639,633                  | N/A           |
| Held-to-Maturity Debt Securities > 1-3 Years                                       | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 87,306,637                  | N/A           |
| Held-to-Maturity Debt Securities > 3-5 Years                                       | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 44,736,726                  |               |
| Held-to-Maturity Debt Securities > 5-10 Years                                      | N/A                        | N/A                        |          | N/A                        |               | 0                          |           | 17,292,784                  | N/A           |
| Held-to-Maturity Debt Securities > 10 Years TOTAL HELD-TO-MATURITY DEBT SECURITIES | N/A<br>N/A                 | N/A<br>N/A                 |          | N/A<br>N/A                 |               | 0                          |           | 1,000,000<br>161,975,780    | N/A<br>N/A    |
| Allowance for Credit Losses on Held to Maturity                                    | N/A                        | N/A                        |          | N/A                        |               | U                          |           | 161,975,780                 | IN/A          |
| Debt Securities (if ASC 326 has been adopted)                                      | 0                          | 0                          | N/A      | 0                          | N/A           | 0                          | N/A       | 0                           | N/A           |
| Other Investments < 1 yr   | 1,159,458,097              | 1,061,188,136              | -8.5     | 981,244,214                | -7.5          | 1,320,174,578              | 34.5      | 2.176.917.151               | 64.9          |
| Other Investments 1-3 yrs  | 292,691,815                | 306,291,831                |          | 295,692,087                | -3.5          | 285,621,246                | -3.4      | 267,809,976                 | -6.2          |
| Other Investments 3-5 yrs  | 96,153,920                 | 84,686,534                 |          | 66,111,841                 | -21.9         | 49,472,855                 |           | 79,495,037                  | 60.7          |
| Other Investments 5-10 yrs   | 10,138,433                 | 9,435,955                  |          |                            | -39.5         | 3,110,638                  |           | 4,080,547                   | 31.2          |
| Other Investments 3-10 yrs   | N/A                        | N/A                        |          | N/A                        |               | N/A                        |           | N/A                         |               |
| Other Investments > 10 yrs   | 486,724                    | 1,701,262                  |          | 2,195,544                  | 29.1          | 3,029,430                  | 38.0      | 3,138,439                   | 3.6           |
| TOTAL Other Investments  | 1,558,928,989              | 1,463,303,718              | -6.1     | 1,350,955,265              | -7.7          | 1,661,408,747              | 23.0      | 2,531,441,150               | 52.4          |
| MATURITIES:  |                            |                            |          |                            |               |                            |           |                             |               |
| Total Investments < 1 yr   | 1,437,131,090              | 1,340,412,722              |          | 1,251,759,850              | -6.6          | 1,723,320,708              | 37.7      | 2,660,743,277               | 54.4          |
| Total Investments 1-3 yrs  | 965,573,219                | 960,563,338                |          | 991,833,842                | 3.3           | 1,004,559,431              | 1.3       | 1,361,396,823               | 35.5          |
| Total Investments 3-5 yrs  | 1,037,930,320              | 989,884,722                |          | 789,618,924                | -20.2         | 528,472,823                | -33.1     | 654,248,047                 | 23.8          |
| Total Investments 5-10 yrs   | 183,140,501                | 142,486,804                |          | 140,308,611                | -1.5          | 201,027,254                | 43.3      | 400,715,648                 | 99.3          |
| Total Investments 3-10 yrs   | N/A                        | N/A                        |          | N/A                        | 400.0         | N/A<br>4,479,131           | 04.0      | N/A                         | 075.0         |
| Total Investments > 10 yrs Total   | 6,089,516<br>3,629,864,646 | 2,893,138<br>3,436,240,724 |          | 6,544,061<br>3,180,065,288 | 126.2<br>-7.5 | 4,479,131<br>3,461,859,347 |           | 16,810,543<br>5,093,914,338 | 275.3<br>47.1 |
| I VIII   | 0,029,004,040              | J,+JU,Z4U,7Z4              | -0.3     | 3,100,000,288              | -1.3          | J,401,009,347              | 0.9       | J,UJJ, J 14,338             | 47.1          |
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|   |                           | Other Investment In        | formation |                            |              |                             |          |                          |                |
|---|---------------------------|----------------------------|-----------|----------------------------|--------------|-----------------------------|----------|--------------------------|----------------|
| Return to cover   |                           | For Charter :              |           |                            |              |                             |          |                          |                |
| 12/17/2020  |                           | Count of CU :              |           |                            |              |                             |          |                          |                |
| CU Name: N/A Peer Group: N/A  |                           | Asset Range :              |           | Nation * Peer Group        | : All * Sta  | <br>  te = 'MO' * Type Incl | uded: Fe | derally Insured State    | Credit         |
| - Co. C. Cap.   | Count o                   | f CU in Peer Group :       |           |                            |              |                             |          | liberary mourou otate    | - Crount       |
|   |                           | •                          |           |                            |              |                             |          |                          |                |
| INVESTMENT SUMMARY:   | Dec-2016                  | Dec-2017                   | % Chg     | Dec-2018                   | % Chg        | Dec-2019                    | % Chg    | Sep-2020                 | % Chg          |
| NCUA Guaranteed Notes (included in US Gov't Obligations)  | 10,742,475                | 2,569,535                  |           | 2,031,060                  | -21.0        | 1,608,915                   |          | 1,352,676                |                |
| Total FDIC-Issued Guaranteed Notes  | 0                         | 0                          |           | 0                          |              | 0                           |          | 0                        |                |
| All Other US Government Obligations TOTAL U.S. GOVERNMENT OBLIGATIONS                                       | 94,364,175<br>105,106,650 | 124,888,188<br>127,457,723 |           | 153,072,110<br>155,103,170 | 22.6<br>21.7 | 154,563,168<br>156,172,083  |          | 84,885,121<br>86,237,797 | -45.1<br>-44.8 |
| TOTAL U.S. GOVERNIVIENT OBLIGATIONS   | 103,100,030               | 127,437,723                | 21.3      | 155, 105, 170              | 21.7         | 130,172,083                 | 0.7      | 60,237,797               | -44.0          |
| Agency/GSE Debt Instruments (not backed by mortgages)   | 717,788,374               | 603,224,562                |           | 521,607,988                | -13.5        | 481,524,516                 |          | 497,254,126              |                |
| Agency/GSE Mortgage-Backed Securities   | 1,180,963,746             | 1,159,135,770              |           | 1,040,820,342              | -10.2        | 970,573,839                 |          | 1,801,541,061            | 85.6           |
| TOTAL FEDERAL AGENCY SECURITIES Securities Issued by States and Political Subdivision in the U.S.           | 1,898,752,120             | 1,762,360,332              |           | 1,562,428,330              | -11.3        | 1,452,098,355               |          | 2,298,795,187            | 58.3<br>317.0  |
| Privately Issued Mortgage-Related Securities  | 4,857,942<br>0            | 2,673,051<br>0             |           | 2,629,491<br>0             | -1.6<br>N/A  | 1,660,272<br>0              |          | 6,923,178<br>0           |                |
| Privately Issued Securities (FCUs only)   | 0                         | 0                          |           | 0                          |              | 0                           |          | 0                        |                |
| Privately Issued Mortgage-Backed Securities (FISCUs Only)   | 695,874                   | 425,901                    |           | 246,402                    |              | 39,386                      |          | 31,383                   |                |
| TOTAL OTHER MORTGAGE-BACKED SECURITIES  | 695,874                   | 425,901                    |           | 246,402                    | -42.1        | 39,386                      |          | 31,383                   |                |
| Mutual Funds  | 220,171                   | 5,133,614                  | 2 231 6   | 4,858,599                  | -5.4         | 4,901,969                   | 0.9      | 4,973,563                | 1.5            |
| Common Trusts   | 3,510,271                 | 3,524,192                  |           | 3,433,659                  | -2.6         | 3,556,581                   | 3.6      |                          |                |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS   | 3,730,442                 | 8,657,806                  |           | 8,292,258                  | -4.2         | 8,458,550                   |          | 8,531,819                |                |
| Bank Issued FDIC-Guaranteed Bonds   | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           |          | 0                        |                |
| MORTGAGE RELATED SECURITIES:  |                           |                            |           |                            |              |                             |          |                          |                |
| Collateralized Mortgage Obligations   | 456,348,742               | 457,469,685                |           | 302,498,237                | -33.9        | 348,733,267                 | 15.3     | 685,554,124              |                |
| Commercial Mortgage Backed Securities OTHER INVESTMENT INFORMATION:   | 182,461,623               | 231,697,664                | 27.0      | 248,863,099                | 7.4          | 241,303,057                 | -3.0     | 393,347,149              | 63.0           |
| Non-Mortgage Related Securities With Embedded Options   |                           |                            |           |                            |              |                             |          |                          |                |
| or Complex Coupon Formulas  | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           | N/A      | 0                        | N/A            |
| Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           | N/A      | 0                        | N/A            |
| Securities per 703.12(b)  | 0                         | 0                          |           | 0                          |              | 0                           |          | 0                        |                |
| Deposits/Shares per 703.10(a)   | 0                         |                            |           | 0                          |              | 0                           |          | 0                        |                |
| Market Value of Investments Purchased Under   |                           |                            |           |                            |              |                             |          |                          |                |
| Investment Pilot Program (703.19)   | 0                         | 0                          | N/A       | 0                          |              | 0                           | N/A      | 0                        |                |
| Fair Value of Total Investments Investment Repurchase Agreements  | 3,630,295,808<br>0        | 3,434,984,459<br>0         |           | 3,177,831,215<br>0         |              | 3,462,520,718<br>0          |          | 5,096,693,417<br>0       |                |
| Borrowing Repurchase Agreements Placed in Investments   | 0                         | 0                          | IN/A      | 0                          | IN/A         | 0                           | IN/A     | 0                        | IN/A           |
| for Positive Arbitrage  | 12,820,488                | 0                          | -100.0    | 0                          | N/A          | 0                           | N/A      | 0                        | N/A            |
| Cash on Deposit in Corporate Credit Unions  | 138,861,044               | 125,494,471                |           | 109,190,803                | -13.0        | 156,891,558                 |          | 286,365,684              |                |
| Cash on Deposit in Other Financial Institutions   | 625,332,102               | 604,075,196                | -3.4      | 555,381,885                | -8.1         | 386,712,285                 | -30.4    | 570,195,124              | 47.4           |
| CUSO INFORMATION Value of Investments in CUSO   | 49,550,647                | 46,887,762                 | -5.4      | 41,502,091                 | -11.5        | 45,619,404                  | 9.9      | 55,867,251               | 22.5           |
| CUSO loans  | 49,550,647<br>581,277     | 300,000                    |           | 9,999,994                  |              | 6,936,811                   |          |                          |                |
| Aggregate cash outlays in CUSO  | 23,730,960                | 22,795,773                 |           | 22,593,065                 |              | 31,501,582                  |          | 32,211,548               |                |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>                                       | 0                         | 0                          | NI/A      | 1,281,748                  | N1/A         | 1 210 011                   | 0.0      | 1,347,251                | 0.4            |
| Outstanding Balance of Brokered CDs and Share   | 0                         | 0                          | N/A       | 1,201,740                  | N/A          | 1,319,011                   | 2.9      | 1,347,251                | 2.1            |
| Certificates Purchased  | 181,543,795               | 158,639,065                | -12.6     | 156,482,012                | -1.4         | 204,814,345                 | 30.9     | 252,716,551              | 23.4           |
| CREDIT UNION INVESTMENT PROGRAMS  | - 00                      | 00                         | 4.5       | 00                         | 4.0          | 0.4                         | 4.5      | 0.4                      | 0.0            |
| Mortgage Processing Approved Mortgage Seller  | 22<br>18                  | 23<br>20                   |           | 22                         |              | 21<br>20                    |          |                          |                |
| Borrowing Repurchase Agreements   | 10                        | 0                          |           | 1                          |              | 1                           |          |                          |                |
| Brokered Deposits (all deposits acquired through 3rd party)   | 3                         |                            |           | 4                          |              | 4                           |          |                          |                |
| Investment Pilot Program  | 0                         |                            |           | 0                          |              | 0                           |          |                          |                |
| Investments Not Authorized by FCU Act (SCU only)  | 2                         |                            |           | 2                          |              | 2                           |          |                          |                |
| Deposits and Shares Meeting 703.10(a)   | 0                         |                            |           | 0                          |              | 0                           | -        | 0                        |                |
| Brokered Certificates of Deposit (investments) Charitable Donation Accounts                                 | 33                        | 32                         |           | 31                         |              | 33                          |          |                          |                |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE  | 0                         | 0                          | N/A       | 0                          | N/A          | 0                           | N/A      | 0                        | N/A            |
| BENEFIT PLANS OR DEFERRED COMPENSATION PLANS  |                           |                            |           |                            |              |                             |          |                          |                |
| Securities Others Investments   | 21,751,020                | 18,965,463                 |           | 41,774,971                 | 120.3        | 68,423,348                  |          |                          |                |
| Other Investments Other Assets  | 6,655,608<br>126,865,370  | 24,340,965<br>116,433,115  |           | 6,181,718<br>141,546,506   |              |                             |          |                          |                |
| Total Assets Used to Fund Employee Benefit Plans or Deferred  | 120,000,370               | 110,433,115                | -8.2      | 141,040,506                | ∠1.6         | 141,340,411                 | -0.1     | 163,099,090              | 15.4           |
| Compensation Agreements   | 155,271,998               | 159,739,543                | 2.9       | 189,503,195                | 18.6         | 215,490,583                 | 13.7     | 245,346,705              | 13.9           |
| 1/ Prior to March 31, 2014, this item included investments purchased for employe                            | ee henefit/deferred com-  | pensation plans            |           |                            |              |                             | 1        |                          |                |
| # Means the number is too large to display in the cell  | 20 Perioni/deletted comb  | onsation pians.            |           |                            |              |                             |          |                          |                |
|   |                           |                            |           |                            |              |                             |          | 16. Oth                  | erlnvinfo      |
| <u> </u>  |                           |                            |           |                            | 1            | 1                           |          |                          |                |

|  | Cunnismental Char | e Information, Off Ba | Janes Ch | hoot 9 Dorrowings   | 1         |                        |          | T T                   |        |
|--|-------------------|-----------------------|----------|---------------------|-----------|------------------------|----------|-----------------------|--------|
| Return to cover  | Supplemental Shar | For Charter :         |          | neet, & borrowings  |           |                        |          |                       | -      |
| 12/17/2020   |                   | Count of CU :         |          |                     |           |                        |          |                       |        |
| CU Name: N/A   |                   | Asset Range :         |          |                     |           |                        |          |                       | 1      |
| Peer Group: N/A  |                   |                       |          | Nation * Peer Group | All * Sta | te = 'MO' * Type Inclu | ded: Fed | derally Insured State | Credit |
|  | Count o           | f CU in Peer Group :  | N/A      |                     |           |                        |          |                       |        |
|  |                   |                       |          |                     |           |                        |          |                       |        |
|  | Dec-2016          | Dec-2017              | % Chg    | Dec-2018            | % Chg     | Dec-2019               | % Chg    | Sep-2020              | % Chg  |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):                 |                   |                       |          |                     |           |                        |          |                       |        |
| Accounts Held by Member Public Units                                     | 1,393,985         | 3,400,600             | 143.9    |                     | -58.5     | 4,608,075              | 226.9    | 1,972,277             |        |
| Accounts Held by Nonmember Public Units                                  | 1,729,535         | 8,222,612             | 375.4    | 1,914,394           | -76.7     | 2,086,039              | 9.0      | 5,852,211             | 180.5  |
| Employee Benefit Member Shares   | 22,191,319        | 22,081,557            | -0.5     | 34,627,568          | 56.8      | 27,730,953             | -19.9    | 29,157,513            | 5.1    |
| Employee Benefit Nonmember Shares  | 0                 | 0                     |          |                     |           | 0                      | N/A      |                       |        |
| 529 Plan Member Deposits   | 0                 | 0                     | N/A      | 0                   |           | 0                      | N/A      | 0                     | N/A    |
| Non-dollar Denominated Deposits  | 0                 | 0                     | N/A      | 0                   | N/A       | 0                      | N/A      | 0                     | N/A    |
| Health Savings Accounts  | 26,265,171        | 29,762,725            | 13.3     | 33,458,629          | 12.4      | 37,283,534             | 11.4     | 42,068,650            | 12.8   |
| Dollar Amount of Share Certificates >= \$100,000                         | 480,272,569       | 544,188,997           | 13.3     | 531,588,965         | -2.3      | 716,791,374            | 34.8     | 795,325,782           | 11.0   |
| Dollar Amount of IRA/Keogh >= \$100,000                                  | 293,622,367       | 276,532,323           | -5.8     | 266,674,751         | -3.6      | 325,883,457            | 22.2     | 313,888,455           | -3.7   |
| Dollar Amount of Share Drafts Swept to Regular Shares or                 |                   |                       |          |                     |           |                        | ı        |                       |        |
| Money Market Accounts  | 0                 | 0                     | N/A      |                     | N/A       | 0                      | N/A      | 0                     | N/A    |
| Commercial Share Accounts  | 210,176,031       | 308,237,597           | 46.7     | 352,975,706         | 14.5      | 451,649,775            | 28.0     | 737,527,976           | 63.3   |
| Negative Shares as Included in All Other Unsecured Loans/Lines of Credit | 6,263,090         | 6,517,312             | 4.1      | 7,649,812           | 17.4      | 7,564,096              | -1.1     | 5,934,648             | -21.5  |
| SAVING MATURITIES  |                   |                       |          |                     |           |                        |          |                       |        |
| < 1 year   | 9,969,904,623     | 10,327,540,539        | 3.6      | 10,787,724,381      | 4.5       | 11,570,744,577         | 7.3      | 13,999,577,337        | 21.0   |
| 1 to 3 years   | 671,100,197       | 767,627,235           | 14.4     | 738,512,658         | -3.8      | 800,378,746            | 8.4      | 766,680,592           |        |
| > 3 years  | 362,583,095       | 389,395,697           | 7.4      | 402,171,311         | 3.3       | 494,259,155            | 22.9     | 470,075,447           | -4.9   |
| Total Shares & Deposits  | 11,003,587,915    | 11,484,563,471        | 4.4      | 11,928,408,350      | 3.9       | 12,865,382,478         | 7.9      | 15,236,333,376        | 18.4   |
| INSURANCE COVERAGE OTHER THAN NCUSIF                                     |                   |                       |          |                     |           |                        | Ī        |                       |        |
| Share/Deposit Insurance Other than NCUSIF                                | 7                 | 7                     | 0.0      | 7                   | 0.0       | 9                      | 28.6     | 9                     | 0.0    |
| Dollar Amount of Shares/Deposits Covered by Additional/Alternate         | 33,651,660        | 32,548,467            | -3.3     | 34,045,218          | 4.6       | 45,839,568             | 34.6     | 56,242,507            | 22.7   |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR                             |                   |                       |          |                     |           |                        | Ī        |                       | 1      |
| COMMERCIAL LOANS   |                   |                       |          |                     |           |                        | l        |                       |        |
| Total Unfunded Commitments for Commercial Loans                          | 18,718,057        | 15,570,012            | -16.8    | 44,595,368          | 186.4     | 69,804,507             | 56.5     | 65,682,789            | -5.9   |
| Miscellaneous Commercial Loan Unfunded Commitments (Included In          |                   |                       |          |                     |           |                        | i        |                       | 1      |
| Categories Above)  |                   |                       |          |                     |           |                        | l        |                       |        |
| Agricultural Related Commercial Loans                                    | 97,892            | 169,646               | 73.3     | 59,899              | -64.7     | 233,281                | 289.5    | 210,815               | -9.6   |
| Construction & Land Development  | 3,023,698         | 3,570,088             | 18.1     | 30,887,136          | 765.2     | 49,831,183             | 61.3     | 34,389,369            | -31.0  |
| Outstanding Letters of Credit  | 92,000            | 181,000               | 96.7     | 482,070             | 166.3     | 260,580                | -45.9    | 309,107               | 18.6   |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL                         |                   |                       |          |                     |           |                        | ī        |                       |        |
| REMAINING LOANS (NON-COMMERCIAL)   |                   |                       |          |                     |           |                        |          |                       |        |
| Revolving O/E Lines 1-4 Family   | 463,245,563       | 519,720,627           | 12.2     | 569,937,011         | 9.7       | 608,674,310            | 6.8      | 696,582,957           | 14.4   |
| Credit Card Line   | 1,021,715,455     | 996,166,663           | -2.5     | 1,046,762,663       | 5.1       | 1,084,385,763          | 3.6      | 1,230,473,902         | 13.5   |
| Unsecured Share Draft Lines of Credit                                    | 115,169,956       | 118,574,917           | 3.0      | 111,464,089         | -6.0      | 116,609,429            | 4.6      | 127,613,288           | 9.4    |
| Overdraft Protection Programs  | 265,179,159       | 284,026,006           | 7.1      | 305,875,289         | 7.7       | 320,384,567            | 4.7      | 331,443,463           | 3.5    |
| Residential Construction Loans-Excluding Commercial Purpose              | 2,021,104         | 2,693,939             | 33.3     | 4,790,457           | 77.8      | 6,265,524              | 30.8     | 12,666,188            | 102.2  |
| Federally Insured Home Equity Conversion Mortgages (HECM)                | 0                 | 0                     | N/A      | 0                   | N/A       | 0                      | N/A      | 0                     | N/A    |
| Proprietary Reverse Mortgage Products                                    | 0                 | 0                     | N/A      | 0                   | N/A       | 0                      | N/A      | 0                     | N/A    |
| Other Unused Commitments   | 25,771,454        | 27,517,022            | 6.8      | 29,547,835          | 7.4       | 25,094,161             | -15.1    | 34,624,934            | 38.0   |
| Total Unfunded Commitments for Non-Commercial Loans                      | 1,893,102,691     | 1,948,699,174         | 2.9      | 2,068,377,344       | 6.1       | 2,161,413,754          | 4.5      | 2,433,404,732         | 12.6   |
| Total Unused Commitments   | 1,911,820,748     | 1,964,269,186         | 2.7      |                     | 7.6       | 2,231,218,261          | 5.6      |                       |        |
| %(Unused Commitments / Cash & ST Investments)                            | 120.91            | 130.89                | 8.3      |                     | 13.9      | 117.53                 | -21.2    |                       |        |
| Unfunded Commitments Committed by Credit Union                           | 1,911,748,778     | 1,963,730,475         | 2.7      |                     | 7.6       | 2,230,557,240          | 5.6      |                       |        |
| Unfunded Commitments Through Third Party                                 | 71,970            | 538,711               | 648.5    |                     | -20.9     | 661,021                | 55.1     | 585,214               |        |
| Loans Transferred with Recourse <sup>1</sup>                             | 297,567,906       | 376.837.079           | 26.6     |                     | 36.4      | 669,043,347            | 30.2     |                       |        |
| Pending Bond Claims  | 1,237,869         | 1,150,733             | -7.0     |                     | -72.2     | 104,366                | -67.4    |                       |        |
| Other Contingent Liabilities   | 21,693,808        | 22.140.378            | 2.1      |                     | -28.1     | 9,296,398              | -41.6    |                       |        |
| CREDIT AND BORROWING ARRANGEMENTS:                                       | 21,000,000        | 22,170,070            | 2.1      | 10,020,424          | 20.1      | 0,200,000              | +1.0     | 22,022,004            | 140.0  |
| Num FHLB Members   | 26                | 27                    | 3.8      | 27                  | 0.0       | 27                     | 0.0      | 29                    | 7.4    |
| LINES OF CREDIT (Borrowing)  | 20                | 21                    | 5.6      | 21                  | 0.0       | 21                     | 0.0      | 29                    | 1.4    |
| Total Credit Lines   | 2,045,223,332     | 1,909,671,610         | -6.6     | 1,960,730,193       | 2.7       | 2,172,713,068          | 10.8     | 2,401,203,891         | 10.5   |
| Total Committed Credit Lines   | 441,213,776       | 55,894,849            | -87.3    |                     | -3.5      | 76,216,350             | 41.4     |                       | _      |
| Total Credit Lines at Corporate Credit Unions                            | 294,195,000       | 299,050,652           | 1.7      |                     | 3.8       |                        |          |                       |        |
| Draws Against Lines of Credit  | 45,242,176        | 299,050,652           |          |                     |           |                        |          |                       |        |
| BORROWINGS OUTSTANDING FROM CORPORATE                                    | 45,242,176        | 200,009,043           | 355.5    | 232,511,178         | 12.8      | 104,001,048            | -20.6    | 211,701,017           | 14.8   |
| CREDIT UNIONS  |                   |                       |          |                     |           |                        | I        |                       |        |
| Line of Credit Outstanding from Corporate Cus                            | 1,631,289         | 2.881.125             | 76.6     | 8,782,576           | 204.8     | 1,322,305              | -84.9    | 0                     | -100.0 |
| Term Borrowings Outstanding from Corporate Cus                           | 1,031,209         | 2,001,123             |          |                     | N/A       | 2.000.000              | N/A      |                       |        |
| MISCELLANEOUS BORROWING INFORMATION:                                     | 0                 | U                     | IN/A     | 0                   | IN/A      | 2,000,000              | IN/A     | U                     | -100.0 |
|  | 1,652,201,306     | 1,751,877,050         | 6.0      | 1,856,055,172       | 5.9       | 2,157,510,276          | 16.2     | 2,357,530,256         |        |
| Assets Pledged to Secure Borrowings                                      | 1,002,201,306     | 1,731,077,050         | 0.0      | 1,000,000,172       | 5.9       | 2,107,010,276          | 10.2     | 2,337,330,256         | 9.3    |
| Amount of Borrowings Subject to Early Poncyment of                       | i .               |                       | l        |                     |           | 0                      | N/A      |                       | N/A    |
| Amount of Borrowings Subject to Early Repayment at                       | ^                 | 0                     |          |                     |           |                        |          |                       |        |
| Lenders Option   | 0                 | 0                     | N/A      |                     | N/A       |                        |          | 500,000               |        |
| Lenders Option Uninsured Secondary Capital <sup>2</sup>                  | 0                 | 0                     |          |                     |           | 500,000                |          |                       |        |
| Lenders Option   |                   |                       |          |                     |           |                        |          |                       |        |

|   | Missella      | nacua Information D                   | ******   | Caminas              |           |                         |            |  |          |
|---|---------------|---------------------------------------|----------|----------------------|-----------|-------------------------|------------|--|----------|
| Return to cover   | Wiscella      | neous Information, P<br>For Charter : |          | Services             |           |                         |            |  |          |
| 12/17/2020  |               | Count of CU:                          |          |                      |           |                         |            |  |          |
| CU Name: N/A  |               | Asset Range :                         |          |                      |           |                         |            |  |          |
| Peer Group: N/A   |               |                                       |          | Nation * Peer Group: | ΔII * Sta | te = 'MO' * Type Includ | led: Fede  | rally Insured State C                    | redit    |
| 1 cer Group. 1874   | Count         | of CU in Peer Group :                 |          | Hation 1 cci Group.  | All Olu   | to - mo Type meia       | icu. i cuc | rany mourea otate o                      | Cuit     |
|   | Count         | or committee croup.                   | 10/2     |                      |           |                         |            |  |          |
|   | Dec-2016      | Dec-2017                              | % Cha    | Dec-2018             | % Chg     | Dec-2019                | % Cha      | Sep-2020                                 | % Chg    |
| MEMBERSHIP:   | 200 2010      | 200 20                                | /0 U.i.g | 200 2010             | /0 U.I.g  | 200 2010                | /0 U.i.g   |  | 70 U.I.g |
| Num Current Members   | 1,415,570     | 1,452,892                             | 2.6      | 1,507,778            | 3.8       | 1,534,442               | 1.8        | 1,568,587                                | 2.2      |
| Num Potential Members   | 37,227,328    |                                       |          |                      | -0.5      |                         | 4.6        | 35,034,592                               | 1.4      |
| % Current Members to Potential Members  | 3.80          |                                       | _        | 4.57                 | 4.3       |                         | -2.7       | 4.48                                     | 0.8      |
| * % Membership Growth   | 1.86          |                                       |          | 3.78                 | 43.3      |                         | -53.2      | 2.97                                     | 67.8     |
| Total Num Savings Accts   | 2,657,678     |                                       |          | 2,837,355            | 3.6       |                         | 1.5        | 2.986.417                                | 3.7      |
| EMPLOYEES:  | 2,001,010     | 2,7 00,000                            | 0        | 2,001,000            | 0.0       | 2,000,122               | 1.0        | 2,000,111                                | 0        |
| Num Full-Time Employees   | 3,708         | 3,779                                 | 1.9      | 3,966                | 4.9       | 4,115                   | 3.8        | 4,200                                    | 2.1      |
| Num Part-Time Employees   | 385           |                                       |          | 340                  | -3.4      | 287                     | -15.6      | 260                                      | -9.4     |
| BRANCHES:   | 000           | 002                                   | 0.0      | 040                  | 0.4       | 201                     | 10.0       | 200                                      | 0.4      |
| Num of CU Branches  | 310           | 321                                   | 3.5      | 322                  | 0.3       | 324                     | 0.6        | 319                                      | -1.5     |
| Num of CUs Reporting Shared Branches  | 30            |                                       | _        |                      | 3.3       |                         | -6.5       | 30                                       | 3.4      |
| Plan to add new branches or expand existing facilities                        | 15            |                                       |          | 15                   | 7.1       | 19                      | 26.7       | 16                                       | -15.8    |
| MISCELLANEOUS LOAN INFORMATION:   | 10            |                                       | 0.1      | 10                   | 7         | 10                      | 20.7       | 10                                       | 10.0     |
| **Total Amount of Loans Granted YTD   | 4,156,782,511 | 4,392,465,382                         | 5.7      | 4,782,698,439        | 8.9       | 5,438,555,196           | 13.7       | 5,477,403,365                            | 34.3     |
| **Total Payday Alternative Loans (PAL Loans) Granted Year to Date             | 4,130,702,311 | 4,552,405,502                         | 5.1      | 4,702,030,433        | 0.3       | 3,430,333,130           | 10.7       | 5,477,405,505                            | 34.5     |
| (FCUs Only)   | 0             | 0                                     | N/A      | 0                    | N/A       | 0                       | N/A        | 0  | N/A      |
| MEMBER SERVICE AND PRODUCT OFFERINGS  |               |                                       | 1471     |                      |           | Ū                       |            |  | 1477     |
| (Credit Programs):  |               |                                       |          |                      |           |                         |            |  |          |
| Commercial Loans  | 32            | 32                                    | 0.0      | 32                   | 0.0       | 33                      | 3.1        | 34                                       | 3.0      |
| Credit Builder  | 27            |                                       |          | 26                   | -3.7      | 26                      | 0.0        | 26                                       | 0.0      |
| Debt Cancellation/Suspension  | 5             |                                       |          |                      | 25.0      |                         | 0.0        | 5  |          |
| Direct Financing Leases   | 0             |                                       |          | 0                    | N/A       | 0                       |            | 1  |          |
| Indirect Commercial Loans   | 8             |                                       |          | 8                    | 0.0       |                         | 0.0        | 8  |          |
| Indirect Consumer Loans   | 35            |                                       |          | 32                   | -3.0      | 32                      | 0.0        | 32                                       | 0.0      |
| Indirect Mortgage Loans   | 9             |                                       |          | 11                   | 37.5      |                         | 0.0        | 11                                       | 0.0      |
| Interest Only or Payment Option 1st Mortgage Loans                            | 11            |                                       |          | 11                   | 0.0       |                         | 0.0        | 11                                       | 0.0      |
| Micro Business Loans  | 12            |                                       |          | 12                   | 0.0       |                         | 0.0        | 13                                       | 8.3      |
| Micro Consumer Loans  | 12            |                                       |          | 11                   | 0.0       |                         | 0.0        | 11                                       | 0.0      |
| Overdraft Lines of Credit   | 59            |                                       |          | 55                   | -3.5      |                         | -3.6       | 54                                       | 1.9      |
| Overdraft Protection  | 55            |                                       |          |                      | -1.9      |                         | -2.0       | 50                                       | 0.0      |
| Participation Loans   | 40            |                                       |          | 44                   | 12.8      | 44                      | 0.0        | 45                                       | 2.3      |
| Pay Day Loans   | 15            |                                       |          | 16                   | 0.0       |                         | 0.0        | 14                                       | -12.5    |
| Real Estate Loans   | 78            |                                       |          | 69                   | -6.8      |                         | -2.9       | 67                                       | 0.0      |
| Refund Anticipation Loans   | 2             |                                       |          | 2                    | 0.0       |                         | 0.0        | 2  |          |
| Risk Based Loans  | 80            |                                       |          |                      | -3.9      |                         | -2.7       | 71                                       | 0.0      |
| Share Secured Credit Cards  | 31            |                                       |          |                      | 3.4       |                         | 0.0        | 31                                       | 3.3      |
| Payday Alternative Loans (PAL Loans)  | 0             |                                       |          | 0                    | N/A       | 0                       | N/A        | 0  |          |
| MEMBER SERVICE AND PRODUCT OFFERINGS  |               |                                       | 14//     |                      | 14// (    | Ů                       | 14//       |  | 14// (   |
| (Other Programs):   |               |                                       |          |                      |           |                         |            |  |          |
| ATM/Debit Card Program  | 79            | 77                                    | -2.5     | 77                   | 0.0       | 76                      | -1.3       | 76                                       | 0.0      |
| Commercial Share Accounts   | 42            |                                       |          |                      | -2.3      |                         | 0.0        | 43                                       | 0.0      |
| Check Cashing   | 60            |                                       | _        | 61                   | 1.7       |                         | 0.0        | 61                                       | 0.0      |
| First Time Homebuyer Program  | 14            |                                       |          |                      | 14.3      |                         | 0.0        | 17                                       | 6.3      |
| Health Savings Accounts   | 12            |                                       |          | 13                   | 8.3       |                         | 0.0        | 13                                       | 0.0      |
| Individual Development Accounts   | 2             |                                       |          | 3                    | 50.0      |                         | 0.0        | 3  |          |
| In-School Branches  |               |                                       |          | 1                    | 0.0       |                         | 0.0        |  | 0.0      |
| Insurance/Investment Sales  | 36            |                                       |          |                      | 0.0       |                         | 0.0        | 35                                       | 0.0      |
| International Remittances   | 20            |                                       |          |                      | 0.0       |                         | 0.0        | 21                                       | 5.0      |
| Low Cost Wire Transfers   | 77            |                                       |          |                      | -2.7      |                         | -1.4       | 72                                       | 0.0      |
| **Number of International Remittances Originated YTD                          | 4,008         |                                       |          |                      | 7.2       |                         |            | 3,221                                    | 1.1      |
| MERGERS/ACQUISITIONS:   | 4,000         | 4,102                                 | 3.0      | -1,401               | 1.2       | 4,230                   | 7.1        | 3,221                                    |          |
| Completed Merger/Acquisition Qualifying for                                   |               | <del> </del>                          | 1        |                      |           |                         |            |  |          |
| Business Combo Acctng (FAS 141R)  | 10            | 13                                    | 30.0     | 13                   | 0.0       | 14                      | 7.7        | 14                                       | 0.0      |
| Adjusted Retained Earnings Obtained through                                   | 10            | 10                                    | 00.0     | 13                   | 0.0       | 14                      | 1.7        | 17                                       | 0.0      |
| Business Combinations   | 15,567,369    | 17,042,824                            | 9.5      | 19,237,034           | 12.9      | 22,413,114              | 16.5       | 22,413,114                               | 0.0      |
| Fixed Assets - Capital & Operating Leases                                     | .0,00.,000    | 11,012,024                            | 0.0      | 10,201,004           | 0         | 22,110,114              |            | <u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u> | 0.0      |
| Aggregate of Future Capital and Operating Lease Pmts                          |               |                                       | <u> </u> |                      |           |                         |            |  |          |
| on Fixed Assets (not discounted to PV)  | 28,683,342    | 33,195,608                            | 15.7     | 29,249,548           | -11.9     | 33,854,037              | 15.7       | 33,075,692                               | -2.3     |
| * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or |               |                                       |          | ., .,,,,,            |           | , ,                     |            |  |          |
| ** Amount is year-to-date and the related % change ratio is annualized.       | -9/           |                                       |          |                      |           |                         |            |  |          |
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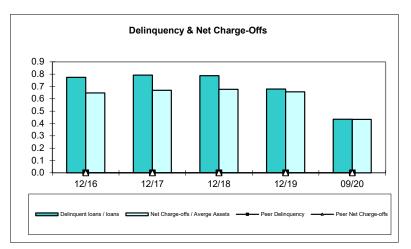
|   | Inform         | nation System |          | nology        |            |                  |            | <u></u>      |         |
|---|----------------|---------------|----------|---------------|------------|------------------|------------|--------------|---------|
| Return to cover                                   |                | For Charter : | N/A      |               |            |                  |            |              |         |
| 12/17/2020  |                | Count of CU:  | 96       |               |            |                  |            |              |         |
| CU Name: N/A                                      |                | Asset Range : | N/A      |               |            |                  |            |              |         |
| Peer Group: N/A                                   |                | Criteria :    | Region:  | Nation * Peer | Group: A   | III * State = 'M | О' * Туре  | Included: Fe | derally |
|   | Count of CU in | Peer Group :  | N/A      |               |            |                  |            |              |         |
|   |                |               |          |               |            |                  |            |              |         |
|   | Dec-2016       | Dec-2017      | % Chg    | Dec-2018      | % Chg      | Dec-2019         | % Chg      | Sep-2020     | % Ch    |
|   | 200 2010       | 200 2011      | /0 U.i.g | 200 20.0      | /0 G.i.g   | 200 2010         | /0 U.I.g   | - COP 2020   | ,,      |
| System Used to Maintain Share/Loan Records        |                |               |          |               |            |                  |            |              |         |
| Manual System (No Automation)                     | 1              | 0             | -100.0   | 0             | N/A        | 0                | N/A        | 0            | N/A     |
| Vendor Supplied In-House System                   | 56             |               |          |               | -5.6       | 48               | -5.9       | 45           | -6.3    |
| Vendor On-Line Service Bureau                     | 45             |               |          |               | -2.3       | 45               | 4.7        | 47           | 4.4     |
| CU Developed In-House System                      | 0              |               |          |               |            | 0                | N/A        | 0            |         |
| Other   | 5              |               |          |               |            | 4                | -20.0      | 4            | 0.      |
| Other   | 5              | 5             | 0.0      | 5             | 0.0        | 4                | -20.0      | 4            | 0.0     |
| Fig. do not a Pina control Constraint             |                |               |          |               |            |                  |            |              |         |
| Electronic Financial Services                     |                |               |          |               |            |                  |            |              |         |
| Home Banking Via Internet Website                 | 82             |               |          |               | -3.7       | 78               | 0.0        | 78           | 0.0     |
| Audio Response/Phone Based                        | 60             |               | _        |               | 0.0        | 55               | -1.8       | 55           | 0.0     |
| Automatic Teller Machine (ATM)                    | 76             |               |          |               | 0.0        | 74               | 0.0        | 74           | 0.      |
| Kiosk   | 6              |               | 4        |               | 20.0       | 7                | 16.7       | 7            | 0.      |
| Mobile Banking                                    | 54             |               |          |               | 3.8        | 59               | 7.3        | 59           | 0.      |
| Other   | 2              | 4             | 100.0    | 6             | 50.0       | 6                | 0.0        | 6            | 0.      |
| Services Offered Electronically                   |                |               |          |               |            |                  |            |              |         |
| Member Application                                | 41             | 42            | 2.4      | 42            | 0.0        | 43               | 2.4        | 43           | 0.0     |
| New Loan  | 48             | 49            | 2.1      | 50            | 2.0        | 49               | -2.0       | 50           | 2.0     |
| Account Balance Inquiry                           | 82             | 81            | -1.2     | 78            | -3.7       | 79               | 1.3        | 79           | 0.0     |
| Share Draft Orders                                | 62             |               |          |               | -3.2       | 59               | -1.7       | 59           | 0.0     |
| New Share Account                                 | 24             |               |          |               | 4.0        | 27               | 3.8        | 29           | 7.4     |
| Loan Payments                                     | 77             | 75            |          |               | -2.7       | 72               | -1.4       | 73           | 1.4     |
| Account Aggregation                               | 17             |               |          |               | 5.9        | 17               | -5.6       | 16           | -5.9    |
| Internet Access Services                          | 32             |               |          | 32            | -3.0       | 34               | 6.3        | 34           | 0.0     |
| e-Statements                                      | 77             |               |          |               | -1.4       | 71               | -2.7       | 71           | 0.0     |
| External Account Transfers                        |                |               |          |               |            |                  |            |              |         |
| View Account History                              | 29             |               |          |               | 12.9       | 35               | 0.0        | 37           | 5.7     |
| •   | 82             |               | +        |               | -3.7       | 78               | 0.0        | 78           | 0.0     |
| Merchandise Purchase                              | 6              |               |          |               |            | 3                | -25.0      | 3            |         |
| Merchant Processing Services                      | 6              |               |          | -             | 16.7       | 9                | 28.6       | 9            | 0.0     |
| Remote Deposit Capture                            | 27             |               |          |               | 17.1       | 46               | 12.2       | 48           | 4.3     |
| Share Account Transfers                           | 82             |               |          |               | -3.8       | 77               | 1.3        | 77           | 0.0     |
| Bill Payment                                      | 67             |               |          |               | -4.5       | 63               | 0.0        | 63           | 0.0     |
| Download Account History                          | 72             |               |          |               | -4.2       | 67               | -2.9       | 67           | 0.0     |
| Electronic Cash                                   | 5              |               |          |               | 0.0        | 5                | 0.0        | 5            | 0.0     |
| Electronic Signature Authentication/Certification | 17             | 25            | 47.1     | 32            | 28.0       | 34               | 6.3        | 34           | 0.0     |
| Mobile Payments                                   | 24             | 26            | 8.3      | 31            | 19.2       | 34               | 9.7        | 37           | 8.8     |
| Type of World Wide Website Address                |                |               |          |               |            |                  |            |              |         |
| Informational                                     | 11             | 9             | -18.2    | 8             | -11.1      | 7                | -12.5      | 7            | 0.0     |
| Interactive                                       | 2              |               |          |               | -50.0      | 1                | 0.0        | 1            | 0.0     |
| Transactional                                     | 80             |               |          |               | -2.5       | 76               | -1.3       | 76           | 0.0     |
| Number of Members That Use Transactional Website  | 658,882        | _             |          |               | 9.6        | 867,475          | 8.4        | 915,958      | 5.0     |
| No Website, But Planning to Add in the Future     | 0              | ,             |          |               |            | 0                | N/A        | 0            | N/A     |
| Type of Website Planned for Future                |                |               | 14/7     |               | 13//3      |                  | 14/7       | 0            | 14//    |
| Informational                                     | 0              | 0             | N/A      | . 0           | N/A        | 0                | N/A        | 0            | N/A     |
| Interactive                                       | 0              |               |          |               |            | 0                | N/A        | 0            |         |
| Transactional                                     | 0              | _             |          |               | N/A<br>N/A | 0                | N/A<br>N/A | 0            | N/      |
|   | 0              | "             | IN/A     | 0             | IN/A       | 0                | N/A        | 0            | IN/     |
| Miscellaneous                                     | 100            | 100           |          |               | 0.0        |                  | 0.1        |              | _       |
| Internet Access                                   | 103            | 100           | -2.9     | 97            | -3.0       | 95               | -2.1       | 95           | 0.      |
|   |                |               |          |               |            |                  |            |              |         |
|   |                |               |          |               |            |                  |            |              | 19.158  |

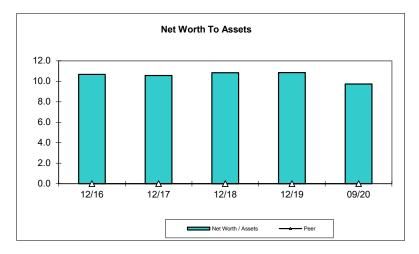
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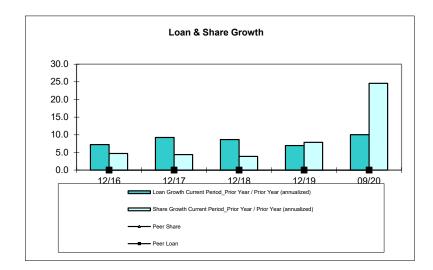
12/17/2020 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 96 Asset Range : N/A

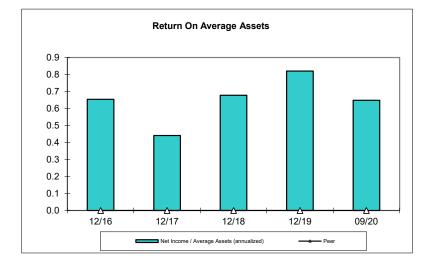
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover For Charter: N/A 12/17/2020 Count of CU: 96 CU Name: N/A

Peer Group:

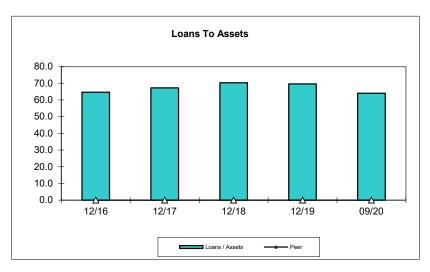
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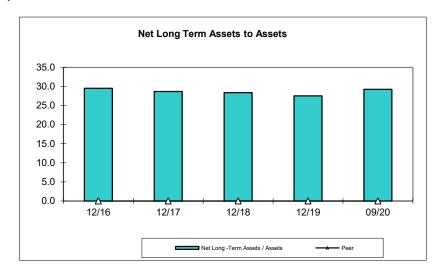
Asset Range: N/A

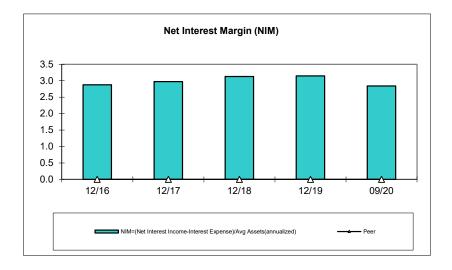
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

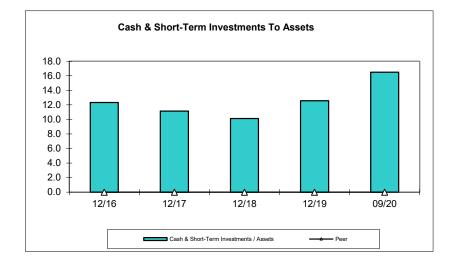
Count of CU in Peer Group: N/A

Graphs 2









Cycle Date: December-2020
Run Date: 03/04/2021
Interval: Annual

Non-Validated

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- 1 Summary Financial Information
- 2 Key Ratios
- 3 Supplemental Ratios
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- 5 Assets
- 6 <u>Liabilities, Shares & Equity</u>
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- 8 Delinquent Loan Information 1
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- Loan Losses, Bankruptcy Information, & TDRs
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Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

 Count of CU :
 94

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

|  |                                | Summary Financial In           | formation   | 1                              |             |                                 |              |                                | 1            |
|--|--------------------------------|--------------------------------|-------------|--------------------------------|-------------|---------------------------------|--------------|--------------------------------|--------------|
| Return to cover  |                                | For Charter :                  |             | !                              |             |                                 |              |                                |              |
| 03/04/2021   |                                | Count of CU :                  |             |                                |             |                                 |              |                                |              |
| CU Name: N/A   |                                | Asset Range :                  |             |                                |             |                                 |              |                                |              |
| Peer Group: N/A  |                                |                                |             | Nation * Peer Group:           | All * State | e = 'MO' * Type Include         | ed: Feder    | ally Insured State Cre         | dit          |
|  | Count                          | of CU in Peer Group :          | N/A         | -                              |             |                                 |              | -                              |              |
|  |                                |                                |             |                                |             |                                 |              |                                |              |
|  | Dec-2016                       | Dec-2017                       | % Chg       | Dec-2018                       | % Chg       | Dec-2019                        | % Chg        | Dec-2020                       | % Chg        |
| ASSETS:  | <u>Amount</u>                  | <u>Amount</u>                  |             | <u>Amount</u>                  |             | <u>Amount</u>                   |              | <u>Amount</u>                  |              |
| Cash & Equivalents   | 937,036,001                    | 915,153,222                    | -2.3        | 858,012,984                    | -6.2        | 1,150,566,834                   | 34.1         | 2,315,065,382                  | 101.2        |
| TOTAL INVESTMENTS  | 2,836,885,659                  | 2,681,410,844                  |             | 2,487,384,854                  |             | 2,486,342,544                   | 0.0          | 3,480,297,690                  |              |
| Loans Held for Sale  | 48,014,833                     | 46,919,709                     | -2.3        | 34,568,595                     | -26.3       | 73,318,768                      | 112.1        | 103,031,142                    | 40.5         |
| B 15111  | 0.407.000.000                  | 0.005.500.005                  | - 7.0       | 0.070.000.704                  | 0.0         | 1 001 107 010                   | 40.0         | 5 0 47 507 000                 | 45.4         |
| Real Estate Loans Unsecured Loans  | 3,407,206,098                  | 3,665,500,835                  |             | 3,979,839,781                  | 8.6         | 4,384,497,649                   | 10.2<br>1.8  | 5,047,527,668                  | 15.1<br>2.2  |
| Other Loans  | 818,749,009                    |                                |             | 893,334,581                    | 4.1<br>9.6  | 909,803,034                     | 5.3          | 929,747,122<br>5,398,204,228   | 3.3          |
| TOTAL LOANS  | 4,065,627,976<br>8,291,583,083 | 4,532,082,913<br>9,055,891,340 |             | 4,966,759,526<br>9,839,933,888 |             | 5,228,213,613<br>10,522,514,296 | 6.9          | 11,375,479,018                 |              |
| (Allowance for Loan & Lease Losses or Allowance for  | 6,291,363,063                  | 9,000,691,040                  | 9.2         | 9,039,933,000                  | 0.1         | 10,322,314,290                  | 0.9          | 11,373,479,016                 | 0.1          |
| Credit Losses on Loans & Leases )  | (73,086,629)                   | (79,779,017)                   | 9.2         | (82,092,040)                   | 2.9         | (74,050,628)                    | -9.8         | (89,880,288)                   | 21.4         |
| Land And Building  | 304,566,250                    |                                |             | 335,167,012                    |             | 374,101,319                     | 11.6         | 383,745,884                    | 2.6          |
| Other Fixed Assets   | 54,958,821                     | 53,818,227                     |             | 57,381,070                     |             |                                 | 10.7         | 69,564,187                     | 9.5          |
| NCUSIF Deposit   | 103,094,489                    | 109,835,275                    | 6.5         | 114,716,810                    | 4.4         | 120,763,133                     | 5.3          | 141,228,983                    | 16.9         |
| All Other Assets   | 333,078,623                    | 361,134,605                    | 8.4         | 350,443,285                    | -3.0        | 391,113,434                     | 11.6         | 495,473,774                    | 26.7         |
| TOTAL ASSETS   | 12,836,131,130                 | 13,466,498,239                 | 4.9         | 13,995,516,458                 | 3.9         | 15,108,176,015                  | 8.0          | 18,274,005,772                 | 21.0         |
| LIABILITIES & CAPITAL:   |                                |                                |             |                                |             |                                 |              |                                |              |
| Dividends Payable  | 12,616,088                     |                                |             | 14,436,129                     |             | 17,572,909                      | 21.7         | 16,769,235                     | -4.6         |
| Notes & Interest Payable   | 315,907,986                    | 370,972,153                    |             | 435,951,925                    |             | 432,644,879                     | -0.8         | 445,037,247                    | 2.9          |
| Accounts Payable & Other Liabilities <sup>/3</sup>   | 186,248,564                    | 229,198,273                    | 23.1        | 164,036,519                    | -28.4       | 190,378,521                     | 16.1         | 305,260,675                    | 60.3         |
| Uninsured Secondary Capital and  |                                |                                |             | 500.000                        |             | 500.000                         | 0.0          | 500.000                        |              |
| Subordinated Debt Included in Net Worth <sup>14</sup>  | 0 004 747 000                  | 0 000 707 040                  |             | 500,000                        | N/A         | 500,000                         | 0.0          | 500,000                        | 0.0          |
| Share Drafts   | 2,094,747,630                  | 2,269,797,210                  |             | 2,431,507,210                  | 7.1<br>4.9  | 2,649,925,821                   | 9.0          | 3,565,896,436<br>5,507,377,896 | 34.6<br>29.5 |
| Regular shares All Other Shares & Deposits   | 3,702,045,188<br>5,206,795,097 | 3,937,724,337<br>5,277,041,924 |             | 4,131,668,081<br>5,365,233,059 | 1.7         | 4,253,585,211<br>5,961,871,446  | 11.1         | 6,703,285,677                  | 12.4         |
| TOTAL SHARES & DEPOSITS  | 11,003,587,915                 | 11,484,563,471                 |             | 11,928,408,350                 |             | 12,865,382,478                  | 7.9          | 15,776,560,009                 |              |
| TOTAL LIABILITIES 5  | 514,772,638                    | 612,981,306                    |             | 614,924,573                    |             | 13,506,478,787                  |              | 16,544,127,166                 |              |
| Regular Reserve  | 211,248,468                    |                                |             | 211,149,463                    | -0.1        | 211,067,646                     | 0.0          | 211,172,500                    | 0.0          |
| Other Reserves   | 219,959,149                    | 231,738,187                    |             | 242,171,197                    | 4.5         | 296,780,486                     | 22.5         | 328,293,660                    | 10.6         |
| Undivided Earnings   | 886,562,960                    | 925,767,919                    | 4.4         | 998,862,875                    | 7.9         | 1,093,849,096                   | 9.5          | 1,190,412,446                  | 8.8          |
| TOTAL EQUITY   | 1,317,770,577                  | 1,368,953,462                  | 3.9         | 1,452,183,535                  | 6.1         | 1,601,697,228                   | 10.3         | 1,729,878,606                  | 8.0          |
| TOTAL LIABILITIES, SHARES, & EQUITY  | 12,836,131,130                 | 13,466,498,239                 | 4.9         | 13,995,516,458                 | 3.9         | 15,108,176,015                  | 8.0          | 18,274,005,772                 | 21.0         |
| INCOME & EXPENSE   |                                |                                |             |                                |             |                                 |              |                                |              |
| Loan Income*   | 372,151,892                    | 401,339,528                    |             | 450,307,958                    | 12.2        | 502,294,791                     | 11.5         | 519,062,885                    | 3.3          |
| Investment Income*   | 49,944,927                     | 54,780,096                     |             | 65,265,196                     | 19.1        | 76,801,932                      | 17.7         | 66,878,692                     | -12.9        |
| Other Income*  | 278,859,009                    | 278,240,106                    |             | 299,576,098                    | 7.7         | 312,500,523                     | 4.3          | 360,122,977                    | 15.2         |
| Total Employee Compensation & Benefits*  NCUSIF Premiums Expense *   | 252,268,431                    | 264,309,396                    |             | 290,288,984                    | 9.8         | 306,462,354<br>5,045            | 5.6          | 335,727,716                    |              |
| Total Other Operating Expenses*  | 271<br>255,603,747             | 263,880,478                    |             | 1,300<br>288,729,525           |             | 313,095,909                     | 288.1<br>8.4 | 334,061,762                    | 6.7          |
| Non-operating Income & (Expense)*  | 6,556,729                      | -18,381,245                    |             | 9,272,131                      | 150.4       | 26,390,422                      | 184.6        | 12,274,428                     | -53.5        |
| NCUSIF Stabilization Income*   | 0,550,729<br>N/A               | -10,361,243<br>N/A             |             | 9,272,131<br>N/A               | 130.4       | 20,390,422<br>N/A               | 104.0        | 12,274,420<br>N/A              | -33.3        |
| Provision for Loan/Lease Losses or Total Credit Loss   | IN/A                           | 19/7                           |             | 11/73                          |             | IN/A                            |              | IN/A                           |              |
| Expense*   | 55,575,715                     | 65,144,046                     | 17.2        | 66,264,306                     | 1.7         | 57,973,227                      | -12.5        | 59,217,257                     | 2.1          |
| Cost of Funds*   | 62,265,528                     | 64,596,504                     | 3.7         | 86,045,038                     | 33.2        | 121,095,816                     | 40.7         | 108,386,953                    | -10.5        |
| NET INCOME (LOSS) EXCLUDING STABILIZATION  |                                |                                |             |                                |             |                                 |              |                                |              |
| EXPENSE & NCUSIF PREMIUM*'1  | 81,799,136                     |                                |             | 93,093,530                     |             | N/A                             |              | N/A                            |              |
| Net Income (Loss)*   | 81,798,865                     |                                |             | 93,092,230                     |             | 119,355,317                     | 28.2         | 120,945,294                    |              |
| TOTAL CU's   | 107                            | 103                            | -3.7        | 99                             | -3.9        | 97                              | -2.0         | 94                             | -3.1         |
| * Income/Expense items are year-to-date while the related %change ra   | itios are annualized.          |                                |             |                                |             |                                 |              |                                |              |
| # Means the number is too large to display in the cell   | D. C. NOUSE STATE              |                                |             |                                |             |                                 |              |                                |              |
| <ul> <li>Prior to September 2010, this account was named Net Income (Loss)</li> <li>Prior to September 2010, this account was named NCUSIF Stabilizat</li> </ul> |                                |                                |             |                                |             |                                 |              |                                |              |
| and NCUSIF Premiums.   | юн дхренье. гог ресетр         | oi 2010 anu iorwaru, tris      | account inc | uues remporary corpora         | ie oo siad  | mization Expense                |              |                                |              |
| March 2014 and forward includes "Non-Trading Derivative Liabilities."  | 1                              |                                |             |                                |             |                                 |              |                                |              |
| December 2011 and forward includes "Subordinated Debt Included in  | Net Worth."                    |                                |             |                                |             |                                 |              |                                |              |
| <sup>5</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep  | osits.                         |                                |             |                                |             |                                 |              | 1. Summary                     | Financial    |

|  | T                        | 16.                         | <b>3.4.</b> 7           |                            |                     |                    | ī                                       |                     |              |
|--|--------------------------|-----------------------------|-------------------------|----------------------------|---------------------|--------------------|---|---------------------|--------------|
| Return to cover  |                          | For Charter :               | Ratios <sup>7</sup>     |                            |                     |                    |   |                     |              |
|  |                          |                             |                         |                            |                     |                    |   |                     |              |
| 03/04/2021   |                          | Count of CU :               | -                       |                            |                     |                    |   |                     |              |
| Credit Union: N/A  | No Of Credit Uni         | on In Peer Group :          |                         |                            |                     |                    |   |                     |              |
| Peer Group Number: Custom  |                          | Asset Range :               | N/A                     |                            |                     |                    |   |                     |              |
|  |                          |                             |                         |                            | Dec-2019            |                    |   | Dec-2020            |              |
|  |                          |                             |                         |                            |                     |                    |   |                     |              |
|  | Dec-2016                 | Dec-2017                    | Dec-2018                | Dec-2019                   | PEER Avg.**         | Percentile**       | Dec-2020                                | PEER Avg.**         | Percentile** |
| CAPITAL ADEQUACY RATIOS  |                          |                             |                         |                            |                     |                    |   |                     |              |
| Net Worth / Total Assets <sup>5</sup>  | 10.67                    | 10.57                       |                         | 10.85                      | N/A                 | N/A                | 9.65                                    | N/A                 | N/A          |
| Net Worth / PCA Opt. Total Assets (if applies)   | N/A                      |                             |                         | N/A                        | N/A                 | N/A                | N/A                                     | N/A                 | N/A          |
| Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>  | 11.18                    |                             |                         | 11.29                      | N/A                 | N/A                | 10.09                                   | N/A                 | N/A          |
| RBNW Requirement <sup>6</sup>  | 563.31                   |                             |                         | 499.49                     | N/A                 | N/A                |   | N/A                 | N/A          |
| GAAP Equity / Total Assets   | 10.27                    |                             |                         | 10.60                      | N/A                 | N/A                | • | N/A                 | N/A          |
| Loss Coverage  | 16.76                    | 17.10                       | 16.06                   | 15.13                      | N/A                 | N/A                | 10.94                                   | N/A                 | N/A          |
| ASSET QUALITY RATIOS   |                          |                             |                         |                            |                     |                    |   |                     |              |
| Delinguent Loans / Total Loans   | 0.77                     | 0.79                        | 0.79                    | 0.68                       | N/A                 | N/A                | 0.51                                    | N/A                 | N/A          |
| Delinquent Loans / Net Worth   | 4.69                     |                             |                         | 4.36                       | N/A                 | N/A                |   |                     | N/A          |
| Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>  | 0.65                     |                             |                         | 0.66                       | N/A                 | N/A                |   |                     | N/A          |
| Delinquent Loans + Net Charge-Offs / Average Loans   | 1.45                     |                             |                         | 1.36                       | N/A                 | N/A                | 0.93                                    | N/A                 | N/A          |
| Other Non-Performing Assets / Total Assets   | 0.10                     |                             |                         | 0.09                       | N/A                 | N/A                | 0.07                                    | N/A                 | N/A          |
| Carlot Horr Gromming / 1856tb / Total / 1866tb   | 0.10                     | 0.00                        | 0.00                    | 0.00                       | 14// (              | 1477               | 0.01                                    | 14// (              | 14// (       |
| MANAGEMENT RATIOS  |                          |                             |                         |                            |                     |                    |   |                     |              |
| Net Worth Growth <sup>1</sup>  | 6.82                     | 3.97                        | 6.61                    | 8.05                       | N/A                 | N/A                | 7.53                                    | N/A                 | N/A          |
| Share Growth <sup>1</sup>  | 4.68                     | 4.37                        | 3.86                    | 7.85                       | N/A                 | N/A                | 22.63                                   | N/A                 | N/A          |
| Loan Growth <sup>1</sup>   | 7.21                     | 9.22                        | 8.66                    | 6.94                       | N/A                 | N/A                | 8.11                                    | N/A                 | N/A          |
| Asset Growth <sup>1</sup>  | 5.30                     |                             |                         | 7.95                       | N/A                 | N/A                | 20.95                                   | N/A                 | N/A          |
| Investment Growth <sup>1</sup>   | -0.46                    | -5.00                       | -7.46                   | 8.86                       | N/A                 | N/A                | 60.02                                   | N/A                 | N/A          |
| Membership Growth <sup>1</sup>   | 1.86                     | 2.64                        | 3.78                    | 1.77                       | N/A                 | N/A                | 2.53                                    | N/A                 | N/A          |
|  |                          |                             |                         |                            |                     |                    |   |                     |              |
| EARNINGS RATIOS  |                          |                             |                         |                            |                     |                    |   |                     |              |
| Net Income / Average Assets (ROAA) <sup>1</sup>  | 0.65                     |                             |                         | 0.82                       | N/A                 | N/A                | 0.72                                    | N/A                 | N/A          |
| Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>  | 0.63                     |                             |                         | 0.68                       | N/A                 | N/A                | 0.66                                    | N/A                 | N/A          |
| Operating Expenses / Average Assets <sup>1</sup>   | 4.06                     |                             |                         | 4.26                       | N/A                 | N/A                |   | N/A                 | N/A          |
| PLLL or Credit Loss Expense / Average Assets <sup>1</sup>  | 0.44                     | 0.50                        | 0.48                    | 0.40                       | N/A                 | N/A                | 0.35                                    | N/A                 | N/A          |
| ASSET LIABILITY MANAGEMENT RATIOS  |                          |                             |                         |                            |                     |                    |   |                     |              |
| Est. NEV Tool Post Shock Ratio <sup>4</sup>  | N/A,Assets>\$100M        | N/A,Assets>\$100M           | N/A,Assets>\$100M       | N/A,Assets>\$100M          | N/A                 | N/A                | N/A,Assets>\$100M                       | N/A                 | N/A          |
| Est. NEV Tool Post Shock Sensitivity <sup>4</sup>  | N/A,Assets>\$100M        |                             |                         | N/A.Assets>\$100M          | N/A                 |                    | N/A.Assets>\$100M                       | N/A                 | N/A          |
| Total Loans / Total Assets   | 64.60                    |                             |                         | 69.65                      | N/A                 | N/A                | 62.25                                   | N/A                 | N/A          |
| Cash + Short-Term Investments / Assets <sup>3</sup>  | 12.32                    |                             |                         | 12.57                      | N/A                 | N/A                | 18.23                                   | N/A                 | N/A          |
| Trues data satisfactory  |                          |                             |                         | -                          |                     |                    |   |                     |              |
| Exam date ratios are annualized. Exam Date Ratio is based on Net Charge Offs over the last 12 mol  | othe                     |                             |                         |                            |                     |                    |   |                     |              |
| This ratio relies on maturity distribution of investments reported per   |                          | the meturity dietributi     | n could be beend an th  | o roprioing intorval and   | I not the cotus!    | noturity of the im | l<br>vootmont                           |                     |              |
| <sup>4</sup> Applicable for credit unions under \$100 million.   | JOOU MISHACHORS. THUS    | , une maturity distribution | on could be based on th | ie repriority interval and | i not the actual fi | iaturity or the In | vesillelli.                             |                     |              |
| <sup>5</sup> For periods after March 2020, Assets in the denominator excludes  | Small Rusiness Adminis   | tration Paychack Proto      | ction Program loans als | adred as collateral to t   | he Federal Pesa     | nye Rank Dayoh     | eck Protection Program                  | n Lending Escilit   | 1            |
| For periods after March 2020, Assets in the denominator excludes  Applies only if total assets are greater than \$50 million and the RBN |                          |                             |                         |                            |                     |                    | lock Frotection Frogram                 | in Lending Facility | ··           |
| The FPR was recently reorganized resulting in some ratios being re   |                          |                             |                         |                            | S SECTION 102.103   | 7).                |   |                     |              |
| The FFFT was recently reorganized resulting in some fatios being re  | located but not deleted. | The fallo you are look      | ing for may be on the n | isionoai italios lab.      |                     |                    |   |                     |              |
|  |                          |                             |                         |                            |                     |                    | 1                                       |                     |              |
|  |                          |                             |                         |                            |                     |                    | 2. Key Ratios                           |                     |              |

| Return to cover 03/04/2021 CU Name: N/A Peer Group: N/A  OTHER DELINQUENCY RATIOS 1 Credit Cards DQ >= 60 Days / Total Credit Card Loans PAL Loans DQ >= 60 Days / Total PAL Loans |                    | For Charter :<br>Count of CU :<br>Asset Range : | 94              |               |                |
|--|--------------------|---|-----------------|---------------|----------------|
| 03/04/2021  CU Name: N/A  Peer Group: N/A  OTHER DELINQUENCY RATIOS ¹  Credit Cards DQ >= 60 Days / Total Credit Card Loans  |                    | Count of CU :<br>Asset Range :                  | 94              |               |                |
| Peer Group: N/A  OTHER DELINQUENCY RATIOS <sup>1</sup> Credit Cards DQ >= 60 Days / Total Credit Card Loans  |                    | Asset Range :                                   | N/A             |               |                |
| OTHER DELINQUENCY RATIOS <sup>1</sup> Credit Cards DQ >= 60 Days / Total Credit Card Loans   | Count of CU in     |   | IN/A            |               |                |
| OTHER DELINQUENCY RATIOS <sup>1</sup> Credit Cards DQ >= 60 Days / Total Credit Card Loans   | Count of CU in     |   | Region: Natio   | n * Peer Grou | p: All * State |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans   | 1                  | Peer Group :                                    | N/A             |               |                |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans   | Dec-2016           | Dec-2017  | Dec-2018        | Dec-2019      | Dec-202        |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans   | Dec-2010           | Dec-2017  | Dec-2010        | Dec-2013      | Dec-101        |
| PAL Loans DQ >= 60 Days / Total PAL Loans  | 0.92               | 1.18  | 1.04            | 1.01          | 0.83           |
|  | 0.00               | 0.00  |                 | 0.00          | 0.00           |
| Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally   | 1.28               | 1.09  | 0.99            | 0.76          | 0.89           |
| Guaranteed Student Loans  New Vehicle Loans >= 60 Days/ Total New Vehicle Loans  | 0.54               | 0.00  | 0.05            | 0.54          | 0.4            |
| Used Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | 0.54<br>1.00       | 0.62  |                 | 0.54<br>0.75  | 0.4            |
| Total Vehicle Loans >= 60 Days/ Total Osed Vehicle Loans   | 0.87               | 0.97<br>0.87                                    |                 | 0.75          | 0.5            |
| Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00               | 0.00  |                 | 0.00          | 0.0            |
| All Other Loans >= 60 Days / Total All Other Loans   | 0.98               | 1.35  |                 | 0.93          | 0.68           |
| TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not  | 0.00               |   |                 |               |                |
| Secured by RE  | 12.66              | 18.75   | 18.26           | 19.18         | 13.8           |
| Indirect Loans Delinquent >= 60 Days / Total Indirect Loans  | 1.14               | 1.10  |                 | 0.79          | 0.73           |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans  | 0.55               | 0.61  | 0.70            | 0.36          | 0.4            |
| Commercial Loans Delinquent >= 30 Davs / Total Commercial Loans 2  | 1.54               | 1.70  |                 | 1.58          | 0.99           |
| Commercial Loans Delinquent >= 60 Davs / Total Commercial Loans 2  | 0.44               | 0.77  | 1.08            | 0.70          | 0.1            |
| TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not  |                    | 70 70   |                 |               |                |
| Secured by RE <sup>2</sup>   | 76.97              | 79.79   |                 | 100.00        | 0.00           |
| Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale  | 0.00               | 0.00  |                 | 0.00          | 0.00           |
| Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans   | 113.84             | 111.16  | 105.86          | 103.54        | 155.32         |
| REAL ESTATE LOAN DELINQUENCY   1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg   |                    |   |                 |               |                |
| Fixed and Hybrid/Balloon > 5 years   | 0.67               | 0.58  | 0.80            | 0.70          | 0.3            |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st  |                    |   |                 |               |                |
| Mtg Adjustable Rate and Hybrid/Balloon < 5 years   | 0.87               | 0.54  | 0.79            | 0.64          | 0.74           |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE  | 0.00               | 0.05  | 0.00            | 0.40          |                |
| Fixed/Hybrid/Balloon Loans Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable   | 0.32               | 0.95  |                 | 0.46          | 0.2            |
| Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int  | 0.28               | 0.22  | 0.38            | 0.34          | 0.3            |
| Only and Pmt Opt First & Other RE Loans  | 0.02               | 0.18  | 0.10            | 0.16          | 0.0            |
| Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans   | 11.58              | 12.39   |                 | 10.21         | 13.0           |
| TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns  |                    |   |                 |               |                |
| also Reported as Commercial Loans  | 11.89              | 14.70   |                 | 0.00          | 0.00           |
| Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans   | 1.78               | 1.73  |                 | 1.63          | 0.9            |
| Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans  | 0.60               | 0.54  | 0.69            | 0.59          | 0.40           |
| MISCELLANEOUS LOAN LOSS RATIOS   | 47.45              | 10.01   | 15.00           | 44.50         | 40.0           |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  | 17.45              | 16.91   |                 | 14.59         | 12.80          |
| Net Charge Offs - Credit Cards / Avg Credit Card Loans   | 2.11               | 2.36  |                 | 2.67          | 2.10           |
| * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed<br>* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans                     | 0.02<br>0.78       | 0.05<br>0.77                                    |                 | 16.77<br>0.63 | 0.70           |
| Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans  | 0.76               | 0.77  |                 | 0.03          | 0.02           |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans  | 0.00               | 0.02  |                 | 0.01          | 0.02           |
| * Net Charge Offs - Other RE Loans/ Avg Other RE Loans   | 0.11               | 0.06  |                 | -0.01         | 0.0            |
| * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest   | 0.11               | 0.00  | 0.00            | 0.01          | 0.0            |
| Only and Payment Option First & Other RE Loans   | 0.00               | 0.09  | 0.08            | 0.08          | 0.00           |
| * Net Charge Offs - Leases Receivable / Avg Leases Receivable  | 0.00               | 0.00  | 0.00            | 0.00          | 0.00           |
| Net Charge Offs - Indirect Loans / Avg Indirect Loans  | 1.18               | 1.04  |                 | 0.86          | 0.50           |
| Net Charge Offs - Participation Loans / Avg Participation Loans  | 0.23               | 0.77  |                 | 0.30          | 0.24           |
| Net Charge Offs - Commercial Loans / Avg Commercial Loans 2  | 0.11               | 0.26  | 0.03            | 0.04          | 0.1            |
| SPECIALIZED LENDING RATIOS   |                    |   |                 |               |                |
| ndirect Loans Outstanding / Total Loans  | 21.20              | 23.40   |                 | 24.16         | 23.1           |
| Participation Loans Outstanding / Total Loans  | 2.92               | 2.82  |                 | 2.94          | 3.59           |
| Participation Loans Purchased YTD / Total Loans Granted YTD  | 1.71               | 1.97  |                 | 2.48          | 2.58           |
| Participation Loans Sold YTD / Total Assets  | 0.13               | 0.34  |                 | 0.49          | 0.3            |
| Total Commercial Loans / Total Assets 2  Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted   | 2.98               | 2.54  | 2.94            | 3.49          | 3.4            |
| Coans Pulchased From Other Financial Institutions and Other Sources FTD / Loans Granted  | 0.14               | 0.01  | 0.07            | 0.33          | 0.29           |
| Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed   |                    |   |                 |               |                |
| Student Loans  | 35.29              | 33.22   | 29.33           | 31.78         | 32.3           |
| REAL ESTATE LENDING RATIOS   |                    |   |                 |               |                |
| Total Fixed Rate Real Estate / Total Assets  | 15.50              | 15.87   |                 | 16.00         | 18.1           |
| Total Fixed Rate Real Estate / Total Loans   | 24.00              | 23.61   |                 | 22.97         | 29.20          |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD  | 30.12              | 26.56   |                 | 32.66         | 46.1           |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD  | 76.72              | 61.94   |                 | 61.51         | 63.20          |
| nterest Only & Payment Option First & Other RE / Total Assets  | 0.45               | 0.65  |                 | 0.74          | 0.5            |
| nterest Only & Payment Option First & Other RE / Net Worth  MISCELLANEOUS RATIOS   | 4.20               | 6.17  | 6.82            | 6.84          | 5.90           |
| Mortgage Servicing Rights / Net Worth  | 1.33               | 1.30  | 1.32            | 1.46          | 2.40           |
| Jnused Commitments / Cash & ST Investments   | 120.91             | 130.89  |                 | 117.53        | 76.6           |
| Complex Assets / Total Assets  | 22.14              | 21.00   |                 | 21.37         | 22.3           |
| Short Term Liabilities / Total Shares and Deposits plus Borrowings   | 37.44              | 35.21   |                 | 35.70         | 34.6           |
| Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  | 31.44              | JU.Z1   | 30.30           | 33.70         | 34.0           |
| *Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.   | 1                  | <b> </b>  | †               |               |                |
| # Means the number is too large to display in the cell   |                    |   | 1               |               |                |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requi  | rements for troubl | ed debt restructu                               | red (TDR) loans |               |                |
| This policy change may result in a decline in delinquent loans reported as of June 2012.   |                    |   | , ,,            |               |                |
| Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory of   | definition of comm | ercial loans. This                              | policy change   |               | emental Ratio  |

|  |                    | Historia         | al Ratios <sup>/6</sup> |                    |                   |                      |                  |                |              |
|--|--------------------|------------------|-------------------------|--------------------|-------------------|----------------------|------------------|----------------|--------------|
| Return to cover  |                    | For Charter :    |                         |                    |                   |                      |                  |                |              |
| 03/04/2021   |                    | Count of CU :    |                         |                    |                   |                      |                  |                |              |
| CU Name: N/A   |                    | sset Range :     | -                       |                    |                   |                      |                  |                |              |
| Peer Group: N/A  | ĺ                  |                  | Region: Natio           | n * Peer Grou      | p: All * State =  | <br>= 'MO' * Type li | cluded: Fede     | erally Insured | State Credit |
|  |                    |                  | - I                     |                    |                   |                      |                  |                | otato oroan  |
| ٥  | ount of CU in      | Peer Group :     | N/A                     |                    | Dec-2019          |                      |                  | Dec-2020       |              |
|  |                    |                  |                         |                    |                   |                      |                  |                |              |
|  | Dec-2016           | Dec-2017         | Dec-2018                | Dec-2019           | PEER Avg          | Percentile**         | Dec-2020         | PEER Avg       | Percentile** |
| CAPITAL ADEQUACY Has the credit union adopted ASC topic 326 (CECL)? If aggregate   |                    |                  |                         |                    |                   |                      |                  |                |              |
| FPR, number of adopters  | N/A                | N/A              | N/A                     | 0                  | N/A               | N/A                  | 0                | N/A            | N/A          |
| Effective date of adoption of ASC Topic 326 - Financial Instruments -  | 14// (             | 14//             | 14/7 (                  |                    | 1477              | 14// (               |                  | 14/7           | 14// (       |
| Credit Losses (CECL)   | N/A                | N/A              | N/A                     | N/A                | N/A               | N/A                  | N/A              | N/A            | N/A          |
| Net Worth/Total Assets excluding one time adjustment to undivided  |                    |                  |                         |                    |                   |                      |                  |                |              |
| earnings for the adoption of ASC topic 326 (CECL) 15   | N/A                | N/A              | N/A                     | 10.85              | N/A               | N/A                  | 9.65             | N/A            | N/A          |
| Solvency Evaluation (Estimated)  | 111.98             | 111.92           | 112.18                  | 112.46             | N/A               | N/A                  | 110.99           |                | N/A          |
| Classified Assets (Estimated) / Net Worth  | 5.34               | 5.61             | 5.41                    | 4.52               | N/A               | N/A                  | 5.10             | N/A            | N/A          |
| ASSET QUALITY  |                    |                  |                         |                    |                   |                      |                  |                |              |
| * Net Charge-Offs / Average Loans  | 0.65               | 0.67             |                         | 0.66               | N/A               | N/A                  | 0.40             |                | N/A          |
| Fair (Market) HTM Invest Value/Book Value HTM Invest.  | 100.36             | 98.85            |                         | 100.67             | N/A               | N/A                  | 101.59           |                | N/A          |
| Accum Unreal G/L On AFS/Cost Of AFS  | -1.09              | -1.16            |                         | 0.21               | N/A               | N/A                  | 1.16             |                | N/A          |
| Delinquent Loans / Assets <sup>3</sup>   | 0.50               | 0.53             | 0.55                    | 0.47               | N/A               | N/A                  | 0.32             | N/A            | N/A          |
| * Pature On Average Assets Evaluding Stabilization   |                    |                  |                         |                    |                   |                      |                  |                |              |
| * Return On Average Assets Excluding Stabilization   | 0.0-               |                  | 0.00                    | A1/4               | \$1/*             |                      |                  | B1/4           |              |
| Income/Expense & NCUSIF Premium <sup>2</sup>   | 0.65               | 0.44             |                         | N/A                | N/A               | N/A                  | N/A              | N/A            | N/A          |
| * Gross Income/Average Assets  | 5.60               | 5.58             |                         | 6.13               | N/A               | N/A                  | 5.67             | N/A            | N/A          |
| * Yield on Average Loans 4   | 4.64               | 4.63             |                         | 4.91               | N/A               | N/A                  | 4.70             |                | N/A          |
| * Yield on Average Investments   | 1.37               | 1.55             |                         | 2.31               | N/A<br>N/A        | N/A                  | 1.49             |                | N/A<br>N/A   |
| * Fee & Other Op.Income / Avg. Assets  * Cost of Funds / Avg. Assets   | 2.23<br>0.50       | 2.12<br>0.49     |                         | 2.15<br>0.83       | N/A<br>N/A        | N/A<br>N/A           | 2.16<br>0.65     |                | N/A<br>N/A   |
| * Net Margin / Avg. Assets   | 5.10               | 5.09             |                         | 5.29               | N/A<br>N/A        | N/A<br>N/A           | 5.02             | N/A<br>N/A     | N/A          |
| * Net Interest Margin/Avg. Assets  | 2.88               | 2.98             |                         | 3.15               | N/A               | N/A                  | 2.86             | N/A            | N/A          |
| Operating Exp./Gross Income  | 72.45              | 71.93            |                         | 69.49              | N/A               | N/A                  | 70.80            | N/A            | N/A          |
| Operating Exp./Gross meeme   | 72.40              | 7 1.55           | 71.00                   | 05.45              | 14/74             | 14/74                | 70.00            | 13/73          | 19/75        |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1  | 3.13               | 3.13             | 3.10                    | 3.21               | N/A               | N/A                  | 2.73             | N/A            | N/A          |
| * Net Operating Exp. /Avg. Assets  | 3.07               | 3.04             |                         | 3.33               | N/A               | N/A                  | 3.32             | N/A            | N/A          |
| ASSET / LIABILITY MANAGEMENT   | 0.07               | 0.0 .            | 0.2.                    | 0.00               |                   | 1471                 | 0.02             | 1471           |              |
| Net Long-Term Assets / Total Assets  | 29.55              | 28.69            | 28.38                   | 27.57              | N/A               | N/A                  | 28.24            | N/A            | N/A          |
| Reg. Shares / Total Shares & Borrowings  | 32.74              | 33.21            | 33.41                   | 31.99              | N/A               | N/A                  | 33.95            |                | N/A          |
| Total Loans / Total Shares   | 75.35              | 78.85            | 82.49                   | 81.79              | N/A               | N/A                  | 72.10            | N/A            | N/A          |
| Total Shares, Dep. & Borrs / Earning Assets  | 94.95              | 94.90            | 94.97                   | 95.10              | N/A               | N/A                  | 95.90            | N/A            | N/A          |
| Reg Shares + Share Drafts / Total Shares & Borrs   | 51.27              | 52.36            | 53.08                   | 51.91              | N/A               | N/A                  | 55.93            | N/A            | N/A          |
| Borrowings / Total Shares & Net Worth  | 2.45               | 2.87             | 3.25                    | 2.99               | N/A               | N/A                  | 2.54             | N/A            | N/A          |
| PRODUCTIVITY   |                    |                  |                         |                    |                   |                      |                  |                |              |
| Members / Potential Members  | 3.80               | 4.38             |                         | 4.44               | N/A               | N/A                  | 4.49             |                | N/A          |
| Borrowers / Members  | 48.75              | 49.50            |                         | 49.95              | N/A               | N/A                  | 64.92            |                | N/A          |
| Members / Full-Time Empl.  | 362.92             | 367.36           |                         | 360.32             | N/A               | N/A                  | 359.39           |                | N/A          |
| Avg. Shares Per Member   | \$7,773            | \$7,905          |                         | \$8,384            | N/A               | N/A                  | \$10,028         | N/A            | N/A          |
| Avg. Loan Balance  | \$12,016           | \$12,593         |                         | \$13,729           | N/A               | N/A                  | \$11,138         | N/A            | N/A          |
| * Salary And Benefits / Full-Time Empl.  | \$64,676           | \$66,829         | \$70,186                | \$71,965           | N/A               | N/A                  | \$76,694         | N/A            | N/A          |
| * Annualization factor: March = 4; June = 2; September =4/3; December  | •                  |                  |                         |                    |                   |                      |                  |                |              |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter a<br>Subsequent corrections to data after this date are not reflected in the Percent |                    |                  |                         | t cycle            |                   |                      |                  |                |              |
| Percentile Rankings show where the credit union stands in relation to its peers  |                    |                  |                         |                    | all data for all  | ndit uniona in a     |                  |                |              |
| peer group are arranged in order from highest (100) to lowest (0) value. The pe  |                    |                  |                         |                    |                   |                      |                  |                |              |
| the entire range of ratios. A high or low ranking does not imply good or bad pe  | rformance. How     | ever, when revi  |                         |                    |                   |                      |                  |                |              |
| conclusions as to the importance of the percentile rank to the credit union's final  |                    |                  |                         |                    |                   |                      |                  |                |              |
| <sup>1/</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a   | ssets did not incl | ude repossesse   | ed vehicles.            |                    |                   |                      |                  |                |              |
| <sup>2/</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NC   |                    | n Income/Exper   | nse.                    |                    |                   |                      |                  |                |              |
| From December 2010 forward, NCUSIF Premium Expense is also excluded to   |                    |                  |                         |                    |                   |                      |                  |                |              |
| <sup>3/</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising  |                    | reporting requir | ements for trouble      | ed debt restructu  | red (TDR) loans.  |                      |                  |                |              |
| This policy change may result in a decline in delinquent loans reported as of a Prior to September 2019, this ratio did not include Loans Held for Sale in the |                    | iarta luna 2011  | the numeret             | mail as mail 1 4 h | sava inaludad i-4 | erest income         | Laana Hald f     | Cala           |              |
| Filor to September 2019, this ratio did not include Loans Held for Sale in the   | uenominator. Pr    | ioi to june 201  | e, the numerator r      | nay or may not h   | iave included int | erest income on      | Luans Held for S | oale.          |              |

|   |                             | Ass                                     | ote         |                           |                |                            |           |                           |              |
|---|-----------------------------|---|-------------|---------------------------|----------------|----------------------------|-----------|---------------------------|--------------|
| Return to cover   |                             | For Charter :                           |             |                           |                |                            |           |                           |              |
| 03/04/2021  |                             | Count of CU :                           |             |                           |                |                            |           |                           |              |
| CU Name: N/A  |                             | Asset Range :                           | N/A         |                           |                |                            |           |                           |              |
| Peer Group: N/A   |                             | Criteria :                              | Region:     | Nation * Peer Group:      | All * Stat     | e = 'MO' * Type Inclu      | ded: Fede | erally Insured State Cr   | redit        |
|   | Count                       | of CU in Peer Group :                   | N/A         |                           |                |                            |           |                           |              |
|   | Dec-2016                    | Dec-2017                                | % Cha       | Dec-2018                  | % Cha          | Dec-2019                   | % Cha     | Dec-2020                  | % Cha        |
| ASSETS  | Dec-2016                    | Dec-2017                                | ∕₀ City     | Dec-2016                  | ∕₀ City        | Dec-2013                   | ∕₀ City   | Dec-2020                  | ∕₀ City      |
| CASH:   |                             |   |             |                           |                |                            |           |                           |              |
| Cash On Hand  | 144,057,014                 | 160,323,342                             | 11.3        | 165,332,550               | 3.1            | 175,050,031                | 5.9       | 255,759,769               | 46.1         |
| Cash On Deposit   | 764,193,146                 |   |             | 664,572,688               | -8.9           | 950,747,227                |           | 2,017,781,991             |              |
| Cash Equivalents  | 28,785,841                  | 25,260,213                              |             | 28,107,746                | 11.3           | 24,769,576                 |           |                           |              |
| TOTAL CASH & EQUIVALENTS  | 937,036,001                 | 915,153,222                             | -2.3        | 858,012,984               | -6.2           | 1,150,566,834              |           | 2,315,065,382             | 101.2        |
|   |                             |   |             |                           |                |                            |           |                           |              |
| INVESTMENTS:  | 00.074.400                  | 40 404 400                              | -9.6        |                           | 400.0          | 67,831,186                 | N/A       | N/A                       |              |
| Trading Securities Available for Sale Securities  | 20,371,499<br>1,931,942,348 | 18,421,102<br>1,845,320,883             | -4.5        | 1,716,020,441             | -100.0<br>-7.0 | 1,634,415,217              |           | N/A<br>N/A                |              |
| Held-to-Maturity Securities, net of Allowance for Credit Losses                         | 1,931,942,340               | 1,045,320,003                           | -4.5        | 1,7 10,020,441            | -7.0           | 1,034,413,217              | -4.0      | IN/A                      |              |
| if ASC 326 has been adopted   | 118,621,810                 | 109.195.021                             | -7.9        | 113,089,582               | 3.6            | 98,204,197                 | -13.2     | 0                         | -100.0       |
| Equity Securities   | 116,021,610<br>N/A          | N/A                                     |             | N/A                       | 3.0            | 90,204,197                 |           | 29,126,327                |              |
| Trading Debt Securities   | N/A                         |   |             | N/A                       |                | 0                          |           | 77,823,105                |              |
| Available-for-Sale Debt Securities  | N/A                         | N/A                                     |             | N/A<br>N/A                |                | 0                          |           | 2,460,987,213             |              |
| Held-to-Maturity Debt Securities, net of Allowance for Credit                           | N/A                         |   |             | N/A<br>N/A                |                | 0                          |           | 149,746,599               |              |
| Deposits in Commercial Banks, S&Ls, Savings Banks                                       | 581,335,263                 |   |             | 425,947,396               | -13.0          | 422,278,587                |           |                           |              |
| Loans to, Deposits in, and Investments in Natural                                       | JU 1,JUU,203                | +09,040,225                             | -10.7       | 420,341,390               | -13.0          | 722,210,301                | -0.9      | -11 C,000,311             | 17.8         |
| Person Credit Unions <sup>2</sup>   | 76,692,317                  | 98,340,915                              | 28.2        | 99,591,294                | 1.3            | 108,436,138                | 8.9       | 115,379,384               | 6.4          |
| Total MCSD/Nonperpetual Contributed Capital and   | 70,032,317                  | 30,040,913                              | 20.2        | 33,331,234                | 1.5            | 100,430,130                | 0.5       | 110,079,004               | 0.4          |
| PIC/Perpetual Contributed Capital   | 16,976,442                  | 17,022,728                              | 0.3         | 17,055,645                | 0.2            | 17,104,828                 | 0.3       | 17,104,980                | 0.0          |
| All Other Investments in Corporate Cus  | 1,113,804                   | 1,717,669                               |             | 2,362,081                 | 37.5           | 8,676,182                  |           | 15,522,825                |              |
| All Other Investments <sup>2</sup>  | 89,832,176                  |   |             | 113,318,415               |                | 129,396,209                |           |                           |              |
| TOTAL INVESTMENTS   | 2,836,885,659               |   |             | 2,487,384,854             | -7.2           | 2,486,342,544              |           |                           |              |
|   | _,000,000,000               | _,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |             | _,,,,,                    |                | _,,                        |           | 0,100,000                 |              |
| LOANS HELD FOR SALE   | 48,014,833                  | 46,919,709                              | -2.3        | 34,568,595                | -26.3          | 73,318,768                 | 112.1     | 103,031,142               | 40.5         |
|   |                             |   |             |                           |                |                            |           |                           |              |
| LOANS AND LEASES:   |                             |   |             |                           |                |                            |           |                           |              |
| Unsecured Credit Card Loans   | 448,618,775                 |   |             | 467,669,848               | 2.7            | 473,286,319                |           |                           |              |
| All Other Unsecured Loans/Lines of Credit   | 318,870,889                 |   |             | 368,848,006               | 5.9            | 388,587,919                |           | 454,911,608               |              |
| Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)                           | 0                           |   |             | 0                         | N/A            | 0                          |           | 0                         | N/A          |
| Non-Federally Guaranteed Student Loans  | 51,259,345                  |   |             | 56,816,727                | 4.0            | 47,928,796                 |           | 45,279,478                |              |
| New Vehicle Loans   | 1,065,647,781               | 1,219,829,664                           |             | 1,408,827,755             | 15.5           | 1,428,360,112              |           | 1,387,880,571             | -2.8         |
| Used Vehicle Loans  | 2,603,766,552               |   |             | 3,100,604,358             | 7.9            | 3,309,777,335              |           | 3,479,489,792             |              |
| Leases Receivable   | 1,862                       | 0                                       |             | 0                         | N/A            | 0                          |           | 427,659                   |              |
| All Other Secured Non-Real Estate Loans/Lines of Credit 3                               | 396,211,781                 | 400,817,622                             | 1.2         | 418,755,743               | 4.5            | 434,408,411                | 3.7       | 470,317,506               | 8.3          |
| Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family                              |                             | 0.010.101.005                           |             | 0.400.400.000             |                | 0.000.054.003              |           | 0.044.540.005             |              |
| Residential Properties 3  | 2,449,610,699               | 2,312,434,635                           | -5.6        | 2,468,189,606             | 6.7            | 2,693,251,897              | 9.1       | 3,341,513,925             | 24.1         |
| Total Loans/Lines of Credit Secured by Junior Lien 1-4                                  | 057 505 000                 | F00 000 700                             | 40.0        | 4 000 050 540             | 77.4           | 4 050 040 005              |           | 4 050 044 440             | 0.0          |
| Family Residential Properties 3   | 957,595,399                 |   |             | 1,003,856,548             | 77.1           | 1,059,819,305              |           |                           |              |
| All Other Real Estate Loans/Lines of Credit 3   | N/A                         | 482,307,678                             |             | 134,544,471               | -72.1          | 159,124,770                |           | 78,256,660                |              |
| Commercial Loans/Lines of Credit Real Estate Secured 3                                  | N/A                         | 303,818,760                             |             | 373,249,156               | 22.9           | 472,301,677                | 26.5      | 570,845,943               |              |
| Commercial Loans/Lines of Credit Not Real Estate Secured 3                              | N/A                         | 37,653,144                              |             | 38,571,670                | 2.4            | 55,667,755                 |           | 60,088,700                |              |
| TOTAL LOANS & LEASES  | 8,291,583,083               | 9,055,891,340                           | 9.2         | 9,839,933,888             | 8.7            | 10,522,514,296             | 6.9       | 11,375,479,018            | 8.1          |
| (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)     | (72.006.600)                | (70 770 047)                            |             | (00.000.040)              | 2.0            | (74.050.600)               | 0.0       | (00.000.000)              | 24.4         |
| Foreclosed Real Estate  | (73,086,629)<br>9,097,988   | (79,779,017)<br>8,676,260               |             | (82,092,040)<br>8,904,388 | 2.9            | (74,050,628)<br>10,236,348 |           | (89,880,288)<br>9,817,364 | 21.4<br>-4.1 |
| Repossesed Autos  | 3,042,271                   | 2,457,656                               |             | 8,904,388<br>2,252,427    | -8.4           | 2,607,719                  |           | 2,699,099                 |              |
| Foreclosed and Repossessed Other Assets   | 830,458                     |   |             | 606,612                   | -6.4           | 130,524                    |           |                           |              |
| TOTAL FORECLOSED and REPOSSESSED ASSETS 1   | 12.970.717                  |   |             | 11,763,427                | -0.1           |                            |           |                           |              |
|   | ,,                          | 11,780,237<br>322.114.034               | +           |                           | -0.1<br>4.1    | 12,974,591                 |           | 12,551,638<br>383,745,884 |              |
| Land and Building Other Fixed Assets  | 304,566,250<br>54,958,821   | 322,114,034<br>53,818,227               |             | 335,167,012<br>57,381,070 |                | 374,101,319                |           |                           | 2.6          |
| Other Fixed Assets  | 103,094,489                 |   |             |                           | 6.6<br>4.4     | 63,506,315                 |           | 69,564,187                | 9.5          |
| NCUA Share Insurance Capitalization Deposit  Identifiable Intangible Assets             | 103,094,489                 |   |             | 114,716,810<br>749,880    | -24.1          | 120,763,133<br>491,690     |           | 141,228,983<br>243,394    |              |
| Goodwill  | 2,042,182                   |   |             | 1,582,360                 | -24.1          | 1,582,360                  |           |                           |              |
| TOTAL INTANGIBLE ASSETS   | 2,042,182                   |   |             | 2,332,240                 |                | 2,074,050                  |           | 1,825,754                 |              |
| Accrued Interest on Loans   | 23,272,938                  |   |             | 27,633,560                | 6.7            | 30,046,334                 |           | 32,785,861                |              |
| Accrued Interest on Investments   | 7,149,781                   | 7,475,979                               |             | 7,996,731                 | 7.0            | 7,752,584                  |           | 7,691,820                 |              |
| Non-Trading Derivative Assets   | 7,149,761                   |   | _           | 176,244                   | N/A            | 22,185,631                 |           | 12,256,727                |              |
| All Other Assets  | 287,642,916                 |   |             | 300,541,083               | -4.0           | 316,080,244                |           |                           |              |
| TOTAL OTHER ASSETS  | 318,065,724                 |   |             |                           | -2.9           | 376,064,793                |           |                           |              |
|   |                             |   |             |                           |                |                            |           |                           |              |
| TOTAL ASSETS  | 12,836,131,130              |   |             | 13,995,516,458            | 3.9            | 15,108,176,015             |           | 18,274,005,772            | 21.0         |
| TOTAL CU's  | 107                         | 103                                     | -3.7        | 99                        | -3.9           | 97                         | -2.0      | 94                        | -3.1         |
| # Means the number is too large to display in the cell                                  |                             |   |             |                           |                |                            |           |                           |              |
| <sup>1</sup> OTHER RE OWNED PRIOR TO 2004   |                             |   |             |                           |                |                            |           |                           | <u> </u>     |
| <sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CU                |                             |   |             |                           |                |                            |           |                           |              |
| <sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to | accommodate the regula      | atory definition of commer              | cial loans. | This policy change may ca | use fluctu     | ations from prior cycles.  |           |                           | 5. Assets    |
|   |                             |   |             |                           |                |                            |           |                           |              |

|  |                    | Liabilities, Shares   | & Fauity |                      |           |                                |           |                        |              |
|--|--------------------|---|----------|----------------------|-----------|--------------------------------|-----------|------------------------|--------------|
| Return to cover  |                    | For Charter :   |          |                      |           |                                |           |                        |              |
| 03/04/2021   |                    | Count of CU :   |          |                      |           |                                |           |                        |              |
| CU Name: N/A   |                    | Asset Range :   |          |                      |           |                                |           |                        |              |
| Peer Group: N/A  |                    |   |          | Nation * Peer Group: | All * Sta | te = 'MO' * Type Inclu         | ıded: Fed | erally Insured State ( | Credit Union |
|  | Count              | f CU in Peer Group :  |          |                      |           |                                |           | ,                      |              |
|  |                    |   |          |                      |           |                                |           |                        |              |
|  | Dec-2016           | Dec-2017  | % Chg    | Dec-2018             | % Chg     | Dec-2019                       | % Chg     | Dec-2020               | % Chg        |
| LIABILITIES, SHARES AND EQUITY   |                    |   |          |                      |           |                                |           |                        |              |
| LIABILITIES:   |                    |   |          |                      |           |                                |           |                        |              |
| Other Borrowings   | N/A                | N/A   |          | N/A                  |           | N/A                            |           | N/A                    |              |
| Other Notes, Promissory Notes, Interest Payable, &   |                    |   |          |                      |           |                                |           |                        |              |
| Draws Against Lines of Credit  | 302,917,070        | 370,972,153   | 22.5     |                      | 14.1      | 421,309,861                    | -0.5      | 441,208,902            | 4.7          |
| Borrowing Repurchase Transactions  | 12,990,916         | 0   | -100.0   | 12,539,957           | N/A       | 11,335,018                     | -9.6      | 3,828,345              | -66.2        |
| Subordinated Debt  | 0                  | 0   | N/A      | 0                    | N/A       | 0                              | N/A       | 0                      | N/A          |
| Uninsured Secondary Capital and  |                    |   |          |                      |           |                                |           |                        |              |
| Subordinated Debt Included in Net Worth <sup>3</sup>                                       | 0                  | 0   | N/A      | 500,000              | N/A       | 500,000                        | 0.0       | 500,000                | 0.0          |
| Non-Trading Derivative Liabilities   | 0                  | 0   |          | 166,000              | N/A       | 526,699                        |           | 2,833,549              | 438.0        |
| Accrued Dividends and Interest Payable   | 12,616,088         | 12,810,880  |          |                      |           | 17,572,909                     |           | 16,769,235             | -4.6         |
| Accounts Payable & Other Liabilities   | 186,248,564        | 229,198,273   |          | 163,870,519          |           | 189,851,822                    |           | 302,427,126            | 59.3         |
| Allowance for Credit Losses on Off-Balance Sheet Credit                                    | 100,240,004        | 220, 100,273  | 20.1     | 100,010,019          | 20.0      | 100,001,022                    | 10.5      | 552,721,120            | 55.5         |
| Exposure   | N/A                | N/A   |          | N/A                  |           | 0                              |           | 0                      | N/A          |
|  | IN/A               | 19/73   |          | N/A                  |           | 0                              |           | Ŭ                      | 13//         |
| SHARES AND DEPOSITS  | 1                  |   |          |                      |           |                                |           |                        |              |
| Share Drafts   | 2,094,747,630      | 2,269,797,210   | 8.4      | 2,431,507,210        | 7.1       | 2,649,925,821                  | 9.0       | 3,565,896,436          | 34.6         |
| Regular Shares   | 3,702,045,188      | 3,937,724,337   |          | 4,131,668,081        | 4.9       | 4,253,585,211                  | 3.0       | 5,507,377,896          | 29.5         |
| Money Market Shares  | 2,664,723,468      | 2,695,264,756   |          | 2,756,387,263        | 2.3       | 2,950,187,599                  |           | 3,719,331,051          | 26.1         |
| Share Certificates   | 1,603,889,088      | 1.657.146.004   |          |                      |           | 2,930,167,399                  | 20.2      | 1,979,879,721          | -3.1         |
| IRA/KEOGH Accounts   |                    | , |          |                      |           |                                |           |                        | 3.3          |
|  | 891,027,856        | 849,450,195   | 1        |                      | -4.2      | 838,072,010                    |           | 866,138,550            |              |
| All Other Shares <sup>1</sup>  | 35,948,000         | 39,509,264  |          |                      | 8.7       | 50,707,289                     |           | 62,857,321             | 24.0         |
| Non-Member Deposits  | 11,206,685         | 35,671,705  |          | 51,706,164           | 45.0      | 78,947,541                     | 52.7      | 75,079,034             | -4.9         |
| TOTAL SHARES AND DEPOSITS  | 11,003,587,915     | 11,484,563,471  |          | 11,928,408,350       | 3.9       | 12,865,382,478                 |           | 15,776,560,009         | 22.6         |
| TOTAL LIABILITIES 4  | 514,772,638        | 612,981,306   | 19.1     | 614,924,573          | 0.3       | 13,506,478,787                 | 2,096.4   | 16,544,127,166         | 22.5         |
| EQUITY:  |                    |   |          |                      |           |                                |           |                        |              |
| Undivided Earnings   | 886,562,960        | 925,767,919   |          |                      | 7.9       | 1,093,849,096                  |           | 1,190,412,446          | 8.8          |
| Regular Reserves   | 211,248,468        | 211,447,356   | 0.1      | 211,149,463          | -0.1      | 211,067,646                    | 0.0       | 211,172,500            | 0.0          |
| Appropriation For Non-Conforming Investments (SCU Only)                                    | 0                  | 66,018  | N/A      | 50,795               | -23.1     | 50,795                         | 0.0       | 50,795                 | 0.0          |
| Other Reserves   | 256,366,145        | 269,821,767   |          |                      | 6.9       | 312,528,626                    |           | 339,125,714            | 8.5          |
| Equity Acquired in Merger  | 13,973,856         | 15,002,815  | 1        |                      | 15.0      | 20,435,233                     |           | 20,687,868             | 1.2          |
| Miscellaneous Equity   | 1,188,480          | 1,188,480   |          |                      | 0.0       | 1,180,460                      |           | 1,420,931              | 20.4         |
| Accumulated Unrealized G/L on AFS Securities   | -21,288,641        | -21,697,137   |          |                      |           | 1, 100, <del>4</del> 00<br>N/A | -         | N/A                    | 20.4         |
| Accumulated Unrealized Losses for OTTI   | -21,200,041        | -21,091,131   | -1.9     | -32,347,230          | -50.0     | IN/A                           |           | IN/A                   |              |
| (due to other factors) on HTM Debt Securities  | 0                  | 0   | N/A      | 0                    | N/A       | 0                              | N/A       | 0                      | N/A          |
| Accumulated Unrealized G/L on Cash Flow Hedges   | 0                  | 0   |          | 213,646              | N/A       | -571,964                       |           | -1,132,233             | -98.0        |
| Accumulated Unrealized Gains (Losses) on Available for Sale                                |                    |   | 14// 1   | 2.0,0.0              | 1471      | 07 1,00 1                      | 001.11    | 1,102,200              | 00.0         |
| Debt Securities 5  | N/A                | N/A   |          | N/A                  |           | 3,399,942                      |           | 28,247,830             | 730.8        |
| Other Comprehensive Income   | -30,280,691        | -32,643,756   | -7.8     |                      | 0.7       | -40,242,606                    | -24.1     | -60,107,245            | -49.4        |
| Net Income   | -30,200,031        | -52,045,750   | 1        | -52,410,579          |           | -40,242,000                    | 1         | -00,107,243            | N/A          |
| EQUITY TOTAL   | 1,317,770,577      | 1,368,953,462   |          |                      | 6.1       | 1,601,697,228                  |           | 1,729,878,606          | 8.0          |
| EQUITIONAL   | 1,317,770,377      | 1,300,933,402   | 3.9      | 1,432,103,333        | 0.1       | 1,001,097,220                  | 10.3      | 1,729,070,000          | 0.0          |
| TOTAL SHARES & EQUITY  | 12,321,358,492     | 12,853,516,933  | 4.3      | 13,380,591,885       | 4.1       | 14,467,079,706                 | 8.1       | 17,506,438,615         | 21.0         |
| TOTAL SHARES & EQUITY  | 12,321,330,492     | 12,000,010,900  | 4.3      | 13,360,391,663       | 4.1       | 14,407,079,700                 | 0.1       | 17,300,436,013         | 21.0         |
| TOTAL LIABILITIES, SHARES, & EQUITY  | 12,836,131,130     | 13,466,498,239  | 4.9      | 13,995,516,458       | 3.9       | 15,108,176,015                 | 8.0       | 18,274,005,772         | 21.0         |
| NCUA INSURED SAVINGS <sup>2</sup>  |                    |   |          |                      |           |                                |           |                        |              |
| Uninsured Shares   | 495,140,679        | 524,340,657   | 5.9      | 456,184,808          | -13.0     | 583,479,989                    | 27.9      | 909,231,337            | 55.8         |
| Uninsured Non-Member Deposits  | 1,671,161          | 7,960,219   |          | 1,870,245            |           |                                |           | 5,927,271              |              |
|  | 496,811,840        |   |          |                      |           | 5,526,355<br>589,006,344       |           | 915,158,608            | 7.3<br>55.4  |
| Total Uninsured Shares & Deposits  |                    | 532,300,876   |          | 458,055,053          |           |                                |           |                        |              |
| Insured Shares & Deposits  | 10,506,776,075     | 10,952,262,595  |          | 11,470,353,297       | 4.7       | 12,276,376,134                 |           | 14,861,401,401         | 21.1         |
| TOTAL NET WORTH  | 1,369,744,942      | 1,424,145,884   | 4.0      | 1,518,222,748        | 6.6       | 1,640,409,277                  | 8.0       | 1,763,927,205          | 7.5          |
| # Means the number is too large to display in the cell                                     | 0011- AND 1:01:15: | D OLIA DEO ESS SUSSES   | FORM     | ED0                  |           |                                |           |                        |              |
| 1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE                              |                    | K SHAKES FOR SHORT  | FORM FIL | EKS                  |           |                                |           |                        |              |
| October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 f                  |                    |   | 1        |                      |           |                                |           |                        |              |
| <sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net W       |                    |   | 1        |                      |           |                                |           |                        |              |
| <sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Depos |                    |   | 1        |                      |           |                                |           |                        |              |
| <sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS of   | lebt securities.   |   |          |                      |           |                                |           | 6.                     | LiabShEquity |

| Pact Dispose   |   |                                       | Income Statem          | ent        |                             | 1          |                         | I         |                         | Т           |
|--|---|---------------------------------------|------------------------|------------|-----------------------------|------------|-------------------------|-----------|-------------------------|-------------|
| Count of CU   Park   NA   Asset Range   NA   Asse   | Return to cover   |                                       |                        |            |                             |            |                         |           |                         |             |
| Color of Count of C   |   |                                       |                        |            |                             |            |                         |           |                         |             |
| Count of CU In Peer Group. NA  | CU Name: N/A  |                                       |                        |            |                             |            |                         |           |                         |             |
| PROCOME AND EXPENSE  | Peer Group: N/A   |                                       | Criteria :             | Region:    | Nation * Peer Group:        | All * Stat | te = 'MO' * Type Includ | led: Fede | rally Insured State Cro | edit        |
| PROCEST PROCEST  |   | Count                                 | of CU in Peer Group :  | N/A        |                             |            |                         |           |                         |             |
| PROCEST PROCEST  |   |                                       |                        |            |                             |            |                         |           |                         |             |
| NETERSET NECOME:   |   | Dec-2016                              | Dec-2017               | % Chg      | Dec-2018                    | % Chg      | Dec-2019                | % Chg     | Dec-2020                | % Chg       |
| Interest Refund on Loses   |   |                                       |                        |            |                             |            |                         |           |                         |             |
| Less interest Refund   | INTEREST INCOME:  |                                       |                        |            |                             |            |                         |           |                         |             |
| Income from Investments  |   |                                       |                        |            |                             |            |                         |           |                         |             |
| Income from Tendring   1.778.084   |   |                                       |                        |            | , , ,                       |            | . , ,                   |           |                         |             |
| Umenation Glain (Loss) due to change in fair value of Equity and Trading Debt Securities (1994) and Trading Debt Securiti |   |                                       |                        |            | , ,                         |            |                         |           | . , ,                   |             |
| Trading Debt Securities   NA   | <u>J</u>  | 1,778,084                             | 684,266                | -61.5      | 0                           | -100.0     | N/A                     |           | N/A                     |             |
| TOTAL INTEREST INCOME  |   |                                       |                        |            |                             |            |                         |           |                         |             |
| NITEREST EXPENSE:  |   |                                       |                        |            |                             | 40.0       |                         |           |                         |             |
| Dividended   45,003,252  |   | 422,096,819                           | 456,119,624            | 8.1        | 515,573,154                 | 13.0       | 579,096,723             | 12.3      | 585,941,577             | 1.2         |
| Interest on Deposits   |   |                                       |                        |            |                             |            |                         |           |                         | <del></del> |
| Interest on Borrowed Money   |   |                                       |                        |            |                             |            |                         |           |                         | _           |
| TOTAL INTEREST EXPENSE PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE  SOLUTION STATES THROME  1025 EXPENSE  | ·   |                                       |                        |            |                             |            |                         |           |                         |             |
| PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT   55,578,715   65,144,046   17.2   66,264,306   1.7   57,973,227   -12.5   59,277,287  |   |                                       |                        |            |                             |            |                         |           |                         |             |
| LOSS EXPENSE  ILOSS EXPENSE  SOLUTIONS  304.256,576  306.376,074  7.3  305.3263,810  1.1  400.027 680  10.1  418.337,367  EXPENSE  EXPENSE  NON.NITEREST INCOME  123.940,981  127.815,428  1.1  3.1  3.43,379,728  5.5  1.1  3.5  1.35,426,270  1.5  1.5  1.5  1.5  1.5  1.5  1.5  1.  |   | 62,265,528                            | 64,596,504             | 3.7        | 86,045,038                  | 33.2       | 121,095,816             | 40.7      | 108,386,953             | -10.5       |
| NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE  EXPENSE  304,255,576  304,255,576  304,255,576  308,379,074  7.3  303,283,810  11.3  400,027,880  10.1  418,337,367  NON-INTEREST INCOME:  123,940,961  127,815,428  3.1  134,379,728  5.1  135,042,523  5.1 |   | 55 575 745                            | 65 144 046             | 170        | 66 264 206                  | 17         | 57 072 227              | 10 5      | E0 247 257              | 2.1         |
| EXPENSE   304,256,576   326,379.074   7.3   383,263,810   11,3   400,027,880   101   418,37,872   Fee Income   123,409,891   127,815,428   3.1   134,379,728   5.1   135,042,523   0.5   115,954,272   2.0   105,000   107,000   115,000   115,000   115,000   124,188,705   115,000   127,0   |   | 55,575,715                            | 05,144,040             | 17.2       | 00,204,300                  | 1.7        | 57,973,227              | -12.5     | 59,217,257              | 2.          |
| NON-INTEREST INCOME:   |   | 304 255 576                           | 326 379 074            | 7.3        | 363 263 810                 | 11.3       | 400 027 680             | 10.1      | 418 337 367             | 4.6         |
| Fee Income   |   | 004,200,010                           | 020,010,014            | 7.0        | 000,200,010                 | 11.0       | 400,021,000             | 10.1      | 410,007,007             | 7.0         |
| Content   Cont   |   | 123 940 981                           | 127 815 428            | 3.1        | 134 379 728                 | 5.1        | 135 042 523             | 0.5       | 115 954 272             | -14.1       |
| Gain (Loss) on Investments   |   |                                       |                        |            | , ,                         |            |                         |           |                         |             |
| Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on Other Securities)  | , ,   |                                       |                        |            |                             |            |                         | -         | , ,                     |             |
| Construction   Cons   |   | 2,010,120                             | 0.10,000               | 121.0      | 1,000,000                   | 0.10.0     | 14/7                    |           | 1471                    | +           |
| Gain Closs) on Cher's Securities (IO NOT include   NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA   |   | N/A                                   | N/A                    |            | N/A                         |            | 1.860                   |           | 220.311                 | ######      |
| Gain (Loss) on Equity Securities   | Gain (Loss) on Other Securities (DO NOT include                                       | ,                                     |                        |            |                             |            | .,,,,,                  |           |                         |             |
| Gain (Loss) on Disposition of Assets   198,265   .534,74   .3897   .3,287,718   .516,7   1,800,200   154,6   .535,032   Gain from Bargain Purchase (Mergyr)   0   0   N/A   0   N/A   0   N/A   0   Older Non-Oper Income(Expense)   3,814,760   .17,272,644   .552,8   8,530,819   149,4   6,115,471   .28,3   2,008,815   NCUSIF Stabilization Income   0   0   N/A   N/A      |   | N/A                                   | N/A                    |            | N/A                         |            | 12,622,918              |           | 4,015,688               | -68.2       |
| Gain from Bargain Purchase (Merger)  | Gain (Loss) on Non-Trading Derivatives  | 284                                   | -32,859                | ######     | 334                         | 101.0      | 5,849,973               | ######    | 6,564,646               | 12.2        |
| Other Non-Oper Income/(Expense)   3,314,760   -17,272,644   -552.8   8,50.916   149.4   6,115,471   -28.3   2,008.915   NCUSIF Stabilization Income   0  | Gain (Loss) on Disposition of Assets  | 198,265                               | -534,749               | -369.7     | -3,297,718                  | -516.7     | 1,800,200               | 154.6     | -535,032                | -129.7      |
| NON-INTEREST INCOME   285.415,738   259.858,861   -9.0   308,848,229   18.9   338,890,945   9.7   372,397,405  | Gain from Bargain Purchase (Merger)   | 0                                     | 0                      | N/A        | . 0                         | N/A        | 0                       | N/A       | 0                       | N/A         |
| NON-INTEREST INCOME   285,415,738   259,858,861   -9.0   308,848,229   18.9   338,890,945   9.7   372,397,405  | Other Non-Oper Income/(Expense)   | 3,814,760                             | -17,272,644            | -552.8     | 8,530,819                   | 149.4      | 6,115,471               | -28.3     | 2,008,815               | -67.2       |
| NON-INTEREST EXPENSE   | NCUSIF Stabilization Income   | 0                                     | 0                      | N/A        | . 0                         | N/A        | 0                       | N/A       | 0                       | N/A         |
| Total Employee Compensation & Benefits   252,268,431   264,309,396   4.8   290,288,984   9.8   306,462,354   5.6   335,727.716   | TOTAL NON-INTEREST INCOME   | 285,415,738                           | 259,858,861            | -9.0       | 308,848,229                 | 18.9       | 338,890,945             | 9.7       | 372,397,405             | 9.9         |
| Travel, Conference Expense   | NON-INTEREST EXPENSE  |                                       |                        |            |                             |            |                         |           |                         |             |
| Office Occupancy  34,699,011  36,216,580  4.4  38,994,024  7.7  41,372,126  6.1  43,330,443  Office Operation Expense  104,990,744  106,328,712  1.3  113,327,931  6.6  120,725,503  6.5  127,630,490  Educational and Promotion  16,336,311  18,41,724  139  20,259,834  8.8  26,559,082  31.1  27,709,104  Educational and Promotion  16,336,311  18,41,724  139  20,259,834  8.8  26,559,082  31.1  27,709,104  8.8  141,551,900  2.7  47,572,883  Professional, Outside Service  34,546,711  37,649,154  9.0  43,243,927  14.9  47,027,923  8.8  14,551,900  2.7  47,572,883  Professional, Outside Service  34,546,711  37,649,154  9.0  43,243,927  14.9  47,027,923  8.8  14,551,900  2.7  47,572,883  Professional, Outside Service  34,546,711  37,649,154  9.0  43,243,927  14.9  47,027,923  8.8  14,551,900  2.7  47,572,883  Professional, Outside Service  34,546,711  37,649,154  9.0  43,243,927  14.9  47,027,923  8.8  14,551,900  2.7  47,572,883  Professional, Outside Service  34,546,711  37,649,154  9.0  43,243,927  14.9  47,027,923  8.8  14,551,900  2.7  47,572,883  14,940  14,051,900  1,300  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N  | Total Employee Compensation & Benefits  | 252,268,431                           | 264,309,396            | 4.8        | 290,288,984                 | 9.8        | 306,462,354             | 5.6       | 335,727,716             |             |
| Office Operation Expense   | Travel, Conference Expense  | 4,498,715                             | 4,638,548              | 3.1        | 5,473,314                   | 18.0       | 5,769,374               | 5.4       | 4,445,052               | -23.0       |
| Educational and Promotion 16,336,311 18,614,724 13.9 20,259,834 8.8 26,559,082 31.1 27,709,105 Loan Servicing Expense 38,722,741 37,441,949 -3.3 40,472,792 8.1 41,551,900 2.7 47,572,883 Professional, Outside Service 34,546,711 37,644,1949 -3.3 40,472,792 8.1 41,551,900 2.7 47,572,883 Member Insurance 1 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A  | Office Occupancy  | 34,699,011                            | 36,216,580             | 4.4        | 38,994,024                  | 7.7        | 41,372,126              | 6.1       | 43,330,443              | 4.7         |
| Loan Servicing Expense   38,722,741   37,441,949   -3.3   40,472,792   8.1   41,551,900   2.7   47,572,883     Professional, Outside Service   34,546,711   37,649,154   9.0   43,243,927   14.9   47,027,923   8.8   51,792,528     Member Insurance - NCUSIF Premium 2   271   0 -100.0   1,300   N/A   5,045   288.1   0     Member Insurance - Temporary Corporate   0   N/A   0   N/A   N/A     Member Insurance - Temporary Corporate   0   N/A   0   N/A   N/A     Member Insurance - Other   176,686   179,644   1.7   131,972   -26.5   139,440   5.7   162,612     Operating Fees   1,608,177   1,663,769   3.5   1,723,365   3.6   1,919,248   11.4   1,904,075     Misc Operating Expense   20,024,651   21,147,398   5.6   25,102,366   18.7   28,031,313   11.7   29,514,574     TOTAL NON-INTEREST EXPENSE   507,872,449   528,189,874   4.0   579,019,809   9.6   619,563,308   7.0   669,789,478     NET INCOME (LOSS) EXCLUDING STABILIZATION   81,799,136   58,048,061   -29.0   93,093,530   60.4   N/A   N/A   N/A     NET INCOME (LOSS)   81,798,865   58,048,061   -29.0   93,093,530   60.4   119,355,317   28.2   120,945,294     RESERVE TRANSFERS:   168,319   186,662   10.9   939,340   40.3.2   484,677   -48.4   279,310     *All Income/Expense amounts are year-to-date while the related % change ratios are annualized.   16,819   186,662   10.9   939,340   40.3.2   484,677   -48.4   279,310     *From September 2009 to December 2010, this account includes notly INCUSIF Premium Expense.   17,900   10,900     | Office Operation Expense  | 104,990,744                           | 106,328,712            | 1.3        | 113,327,931                 | 6.6        | 120,725,503             | 6.5       | 127,630,490             |             |
| Professional, Outside Service 34,546,711 37,649,154 9.0 43,243,927 14.9 47,027,923 8.8 51,792,528 Member Insurance 1 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A   | Educational and Promotion   | 16,336,311                            |                        |            | 20,259,834                  | 8.8        | 26,559,082              | 31.1      | 27,709,105              |             |
| Member Insurance   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Ni/A   Member Insurance - NCUSIF Premium   2   271   0   -100.0   1,300   Ni/A   5,045   288.1   0   0   Member Insurance - Temporary Corporate   | Loan Servicing Expense  | 38,722,741                            | 37,441,949             | -3.3       | 40,472,792                  | 8.1        | 41,551,900              | 2.7       | 47,572,883              | 14.5        |
| Member Insurance - NCUSIF Premium 2   271   0 -100.0   1,300 N/A   5,045   288.1   0   |   | 34,546,711                            | 37,649,154             | 9.0        | 43,243,927                  | 14.9       | 47,027,923              | 8.8       | 51,792,528              | 10.1        |
| Member Insurance - Temporary Corporate   | Member Insurance <sup>1</sup>   | N/A                                   | N/A                    | ١          | N/A                         |            | N/A                     |           | N/A                     |             |
| CU Stabilization Fund <sup>3</sup> 0 0 N/A 0 N/A N/A N/A N/A N/A N/A Member Insurance - Other 176,686 179,644 1.7 131,972 -26.5 139,440 5.7 162,612 Operating Fees 1,608,177 1,663,769 3.5 1,723,365 3.6 1,919,248 11.4 1,904,075 Misc Operating Expense 20,024,651 21,147,398 5.6 25,102,366 18.7 28,031,313 11.7 29,514,574 TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 669,789,478 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 1/4 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A NET INCOME (LOSS) 81,793,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294 RESERVE TRANSFERS:  Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell 1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  3 From March 2009 to June 2009, this account includes NCUSIF Premium Expense.   | Member Insurance - NCUSIF Premium <sup>2</sup>  | 271                                   | 0                      | -100.0     | 1,300                       | N/A        | 5,045                   | 288.1     | 0                       | -100.0      |
| Member Insurance - Other   | Member Insurance - Temporary Corporate  |                                       |                        |            |                             |            |                         |           |                         |             |
| Operating Fees   | CU Stabilization Fund <sup>3</sup>  | 0                                     | 0                      | N/A        | . 0                         | N/A        | N/A                     |           | N/A                     |             |
| Misc Operating Expense 20,024,651 21,147,398 5.6 25,102,366 18.7 28,031,313 11.7 29,514,574 TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 669,789,478 NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 1/4 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A   | Member Insurance - Other  | 176,686                               | 179,644                | 1.7        | 131,972                     | -26.5      | 139,440                 | 5.7       | 162,612                 | 16.6        |
| TOTAL NON-INTEREST EXPENSE 507,872,449 528,189,874 4.0 579,019,809 9.6 619,563,308 7.0 669,789,478  NET INCOME (LOSS) EXCLUDING STABILIZATION  EXPENSE AND NCUSIF PREMIUMS ''4 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A  NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294  RESERVE TRANSFERS: 91,094,094,094,094,094,094,094,094,094,094  | Operating Fees  | 1,608,177                             | 1,663,769              | 3.5        | 1,723,365                   | 3.6        | 1,919,248               | 11.4      | 1,904,075               | -0.8        |
| NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS 1/4 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294 RESERVE TRANSFERS: Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized. # Means the number is too large to display in the cell # From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  2 For December 2010 forward, this account includes only NCUSIF Premium Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account was named NCUSIF Stabilization Expense (see footnotes 1 & 2).   | Misc Operating Expense  | 20,024,651                            | 21,147,398             | 5.6        | 25,102,366                  | 18.7       | 28,031,313              | 11.7      | 29,514,574              | 5.3         |
| EXPENSE AND NCUSIF PREMIUMS ''4 81,799,136 58,048,061 -29.0 93,093,530 60.4 N/A N/A N/A N/A NET INCOME (LOSS) 81,798,865 58,048,061 -29.0 93,092,230 60.4 119,355,317 28.2 120,945,294 RESERVE TRANSFERS:  Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310 *All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell   | TOTAL NON-INTEREST EXPENSE  | 507,872,449                           | 528,189,874            | 4.0        | 579,019,809                 | 9.6        | 619,563,308             | 7.0       | 669,789,478             | 8.1         |
| NET INCOME (LOSS)  81,798,865  58,048,061  -29.0  93,092,230  60.4  119,355,317  28.2  120,945,294  RESERVE TRANSFERS:  Transfer to Regular Reserve  168,319  186,662  10.9  939,340  403.2  484,677  -48.4  279,310  *All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  *From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  *For December 2010 forward, this account includes only NCUSIF Premium Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).   | NET INCOME (LOSS) EXCLUDING STABILIZATION   |                                       |                        |            |                             |            |                         |           |                         |             |
| RESERVE TRANSFERS:  Transfer to Regular Reserve  168,319  186,662  10.9  939,340  403.2  484,677  48.4  279,310  *All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  "From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  For December 2010 forward, this account includes only NCUSIF Premium Expense.  3 From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).   | EXPENSE AND NCUSIF PREMIUMS */4   | 81,799,136                            | 58,048,061             | -29.0      | 93,093,530                  | 60.4       | N/A                     |           | N/A                     |             |
| Transfer to Regular Reserve 168,319 186,662 10.9 939,340 403.2 484,677 -48.4 279,310  * All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  | NET INCOME (LOSS)   | 81,798,865                            | 58,048,061             | -29.0      | 93,092,230                  | 60.4       | 119,355,317             | 28.2      | 120,945,294             | 1.3         |
| * All Income/Expense amounts are year-to-date while the related % change ratios are annualized.  # Means the number is too large to display in the cell  1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  2 For December 2010 forward, this account includes only NCUSIF Premium Expense.  3 From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).  | RESERVE TRANSFERS:  |                                       |                        |            |                             |            |                         |           |                         |             |
| # Means the number is too large to display in the cell  1 From September 2009 to December 2010, this account includes NCUSIF Premium Expense.  2 For December 2010 forward, this account includes only NCUSIF Premium Expense.  3 From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).   | Transfer to Regular Reserve   | 168,319                               | 186,662                | 10.9       | 939,340                     | 403.2      | 484,677                 | -48.4     | 279,310                 | -42.4       |
| <sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense. <sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense. <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).  | * All Income/Expense amounts are year-to-date while the related % change r            | atios are annualized.                 |                        |            |                             |            |                         |           |                         |             |
| <sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense. <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).   | # Means the number is too large to display in the cell                                |                                       |                        |            |                             |            |                         |           |                         |             |
| <sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense. <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).   | <sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Pr    | remium Expense.                       |                        |            |                             |            |                         |           |                         |             |
| <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).  |   | · · · · · · · · · · · · · · · · · · · |                        |            |                             |            |                         |           |                         |             |
| this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).  |   |                                       | the NCUSIF Premium Ex  | pense. For | September 2009 and for      | ward,      |                         |           |                         | 1           |
|  |   |                                       |                        |            |                             |            |                         |           |                         | <u> </u>    |
| <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.  | <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before | e NCUSIF Stabilization Ex             | pense. From December 2 | 010 forwar | rd, NCUSIF Stabilization In | come, if a | ny, is excluded.        |           |                         | 7. IncEx    |

|   | 1 .                       | Delinguent Loan Inf       | ormation    | 1                         |               |                           |                 |                        | 1              |
|---|---------------------------|---------------------------|-------------|---------------------------|---------------|---------------------------|-----------------|------------------------|----------------|
| Return to cover   | _                         | For Charter :             | N/A         |                           |               |                           |                 |                        |                |
| 03/04/2021  |                           | Count of CU:              |             |                           |               |                           |                 |                        |                |
| CU Name: N/A Peer Group: N/A  |                           | Asset Range :             |             | Nation * Peer Grou        | n· All * S    | tato = 'MO' * Typo Ir     | chiqoq.         | Fodorally Incured S    | tato           |
| reer Gloup. IVA   | Count of                  | CU in Peer Group :        |             | Nation Feel Glou          | p. Ali 3      | tate - MO Type II         | iciuueu.        | l ederally illisured S | late           |
|   |                           |                           |             |                           |               |                           |                 |                        |                |
|   | Dec-2016                  | Dec-2017                  | % Chg       | Dec-2018                  | % Chg         | Dec-2019                  | % Chg           | Dec-2020               | % Chg          |
| DELINQUENCY SUMMARY - ALL LOAN TYPES 1  |                           |                           |             |                           |               |                           |                 |                        |                |
| Amount of Loans in Non-Accrual Status   | N/A                       | N/A                       |             | N/A                       |               | 80,572,848                |                 | 30,693,991             | -61.9          |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent   | 114,313,762<br>49,018,434 | 128,932,520<br>54,066,920 |             | 117,049,704<br>61,384,395 | -9.2<br>13.5  | 124,061,856<br>54,830,599 |                 |                        | -31.8<br>-17.5 |
| 180 to 359 Days Delinquent  | 9,844,679                 | 13,194,080                |             |                           | -21.8         | 11,247,026                |                 |                        | -32.1          |
| > = 360 Days Delinquent   | 5,337,491                 | 4,505,673                 |             |                           | 29.7          | 5,439,618                 |                 |                        | -7.9           |
| Total Del Loans - All Types (> = 60 Days)   | 64,200,604                | 71,766,673                |             |                           | 8.1           | 71,517,243                |                 |                        | -19.1          |
| % Delinquent Loans / Total Loans  | 0.77                      | 0.79                      | 2.4         | 0.79                      | -0.6          | 0.68                      | -13.8           | 0.51                   | -25.2          |
| DELINQUENT LOANS BY CATEGORY:   |                           |                           |             |                           |               |                           |                 |                        |                |
| Unsecured Credit Card Loans   | 0.504.404                 | 0.045.404                 | 05.0        | 4.007.000                 | 00.0          | 4 450 000                 | 0.0             | 0.000.500              | 00.0           |
| 30 to 59 Days Delinquent  | 6,531,434<br>3,723,996    | 8,215,421<br>4,911,730    |             | 4,937,969<br>4,451,553    | -39.9<br>-9.4 | 4,452,833<br>4,396,823    |                 |                        | -26.0<br>-24.2 |
| 60 to 179 Days Delinquent<br>180 to 359 Days Delinquent   | 3,723,996                 | 4,911,730                 |             |                           | -13.5         | 300,278                   |                 |                        |                |
| > = 360 Days Delinquent   | 2,981                     | 19,786                    |             | 14,657                    | -25.9         | 88,309                    |                 |                        | 3.8            |
| Total Del Credit Card Lns (> = 60 Days)   | 4,112,721                 | 5,384,659                 |             |                           | -9.8          | 4,785,410                 |                 |                        | -25.2          |
| %Credit Cards DQ >= 60 Days / Total Credit Card Loans   | 0.92                      | 1.18                      |             |                           | -12.2         | 1.01                      |                 |                        | -17.6          |
| Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)   |                           |                           |             |                           |               |                           |                 |                        |                |
| 30 to 59 Days Delinquent  | 0                         | 0                         |             | 0                         |               | 0                         |                 |                        |                |
| 60 to 179 Days Delinquent   | 0                         | 0                         |             | 0                         |               | 0                         |                 |                        |                |
| 180 to 359 Days Delinquent > = 360 Days Delinquent  | 0                         | 0                         |             | 0                         |               | 0                         |                 |                        |                |
| Total Del PAL Lns (> = 60 Days)   | 0                         | 0                         |             | 0                         |               | 0                         |                 |                        |                |
| %PAL Loans DQ >= 60 Days / Total PAL Loans  | 0.00                      | 0.00                      |             | 0.00                      | N/A           | 0.00                      |                 |                        | N/A            |
| Non-Federally Guaranteed Student Loans  |                           |                           |             |                           |               |                           |                 |                        |                |
| 30 to 59 Days Delinquent  | 526,705                   | 623,289                   |             | 721,294                   | 15.7          | 345,615                   |                 |                        | -7.2           |
| 60 to 179 Days Delinquent   | 611,166                   | 523,893                   |             | 539,953                   | 3.1           | 352,621                   | -34.7           | 404,847                | 14.8           |
| 180 to 359 Days Delinquent  | 16,086                    | 54,385                    |             | 1,680                     | -96.9         | 10,145                    |                 |                        |                |
| > = 360 Days Delinquent  Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)   | 30,643<br>657,895         | 19,548<br>597.826         |             | 18,338<br>559,971         | -6.2<br>-6.3  | 0<br>362,766              | -100.0<br>-35.2 |                        | N/A<br>11.6    |
| %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total   | 037,693                   | 397,620                   | -9.1        | 339,971                   | -0.3          | 302,700                   | -33.2           | 404,047                | 11.0           |
| Non-Federally Guaranteed Student Loans  | 1.28                      | 1.09                      | -14.7       | 0.99                      | -10.0         | 0.76                      | -23.2           | 0.89                   | 18.1           |
| New Vehicle Loans   |                           |                           |             |                           |               |                           |                 |                        |                |
| 30 to 59 Days Delinquent  | 14,414,851                | 16,110,931                |             |                           | 6.4           | 16,255,880                |                 |                        | -33.8          |
| 60 to 179 Days Delinquent   | 4,697,164                 | 6,410,859                 |             |                           | 20.3          | 6,903,799                 |                 |                        | -22.2          |
| 180 to 359 Days Delinquent > = 360 Days Delinquent  | 756,553<br>269,700        | 936,510<br>230,330        |             |                           | 24.4<br>6.8   | 744,085<br>124,105        |                 |                        | -20.4<br>30.6  |
| Total Del New Vehicle Lns (> = 60 Days)   | 5,723,417                 | 7,577,699                 |             | 9,121,458                 | 20.4          | 7,771,989                 |                 |                        | -21.2          |
| %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans  | 0.54                      | 0.62                      |             | 0.65                      | 4.2           | 0.54                      |                 |                        | -18.9          |
| Used Vehicle Loans  | 3.0.                      |                           |             | 3.00                      |               |                           |                 |                        |                |
| 30 to 59 Days Delinquent  | 43,757,951                | 51,920,810                | 18.7        | 45,905,226                | -11.6         | 46,596,833                | 1.5             | 34,582,296             | -25.8          |
| 60 to 179 Days Delinquent   | 20,875,319                | 21,671,087                |             |                           | -4.3          | 21,111,749                |                 |                        | -16.6          |
| 180 to 359 Days Delinquent  | 4,505,950                 | 5,223,709                 |             |                           | -7.7          | 3,214,353                 |                 |                        | -12.0          |
| > = 360 Days Delinquent Total Del Used Vehicle Lns (> = 60 Days)  | 734,713                   | 1,027,184                 |             |                           | -20.1         | 359,953                   |                 |                        | 55.9<br>-15.0  |
| %Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans  | 26,115,982<br>1.00        | 27,921,980<br>0.97        |             |                           | -5.5<br>-12.4 | 24,686,055<br>0.75        |                 |                        | -15.0<br>-19.1 |
| ·   | 1.00                      | 0.91                      | -5.1        | 0.00                      | -12.4         | 0.73                      | -12.0           | 0.00                   | -13.1          |
| % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used<br>Vehicle Loans   | 0.87                      | 0.87                      | -0.1        | 0.79                      | -9.2          | 0.69                      | -13.0           | 0.56                   | -18.7          |
| Leases Receivable   |                           |                           |             |                           |               |                           |                 |                        |                |
| 30 to 59 Days Delinquent  | 0                         | 0                         |             | 0                         |               | 0                         |                 | . 0                    | N/A            |
| 60 to 179 Days Delinquent   | 0                         | 0                         |             | 0                         |               | 0                         |                 |                        |                |
| 180 to 359 Days Delinquent  | 0                         | 0                         |             | 0                         |               | 0                         |                 |                        |                |
| > = 360 Days Delinquent  Total Del Leases Receivable (> = 60 Days)  | 0                         | 0                         |             | 0                         |               | 0                         |                 |                        |                |
| %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00                      | 0.00                      |             | 0.00                      | N/A<br>N/A    | 0.00                      |                 |                        | N/A<br>N/A     |
| All Other Loans <sup>2</sup>  | 0.00                      | 0.00                      | IVA         | 0.00                      | IN/A          | 0.00                      | IN/A            | 0.00                   | IN/P           |
| 30 to 59 Days Delinquent  | 9,100,641                 | 8,495,874                 | -6.6        | 8,344,958                 | -1.8          | 10,487,289                | 25.7            | 7,878,192              | -24.9          |
| 60 to 179 Days Delinquent   | 4,960,731                 | 7,341,415                 |             |                           | 6.3           | 6,602,037                 |                 |                        |                |
| 180 to 359 Days Delinquent  | 1,240,462                 | 2,431,523                 | 96.0        | 924,518                   |               | 1,086,761                 | 17.5            | 705,860                | -35.0          |
| > = 360 Days Delinquent   | 777,247                   | 815,264                   |             |                           |               | 467,575                   |                 |                        | -64.4          |
| Total Del All Other Loans (> = 60 Days)   | 6,978,440                 | 10,588,202                |             |                           |               | 8,156,373                 |                 |                        |                |
| %All Other Loans >= 60 Days / Total All Other Loans   | 0.98                      | 1.35                      | 37.9        | 1.12                      | -17.0         | 0.93                      | -16.9           | 0.68                   | -27.1          |
| # Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delir | auonov roperting r        | iromonte for travel 1 -   | loht roots: | etured (TDR) leans Thi    | ie policy -   | ango may requit is -      |                 | 1                      |                |
| decline in delinquent loans reported as of June 2012.   | rquericy reporting requ   | rements for troubled (    | rent testin | cureu (IDK) IOANS. IN     | is pulley cl  | iange may result in a     |                 |                        |                |
| <sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013.  | Delinquent New/Used A     | uto Loans are no long     | er include  | d in "All Other Loans"    |               |                           | 8               | Delinquent Loan Infor  | mation 1       |

|  |                    | Delinquent Loan Inf | ormation      | 2                   |               |                     |               |                     |       |
|--|--------------------|---------------------|---------------|---------------------|---------------|---------------------|---------------|---------------------|-------|
| Return to cover  | ·                  | For Charter :       |               |                     |               |                     |               | -                   |       |
| 03/04/2021   |                    | Count of CU :       | 94            |                     |               |                     |               |                     |       |
| CU Name: N/A   |                    | Asset Range :       |               |                     |               |                     |               |                     |       |
| Peer Group: N/A  |                    | Criteria :          |               | Nation * Peer Grou  | ip: All * S   | State = 'MO' * Type | Included      | : Federally Insured | State |
| ·  | Count of           |                     | N/A           |                     |               |                     |               |                     |       |
|  |                    |                     |               |                     |               |                     |               |                     |       |
|  | Dec-2016           | Dec-2017            | % Chg         | Dec-2018            | % Chg         | Dec-2019            | % Chg         | Dec-2020            | % Chg |
| DELINQUENT LOANS BY CATEGORY 1   |                    |                     |               |                     |               |                     |               |                     |       |
| ALL REAL ESTATE LOANS  |                    | 10 500 105          |               |                     |               |                     |               |                     |       |
| 30 to 59 Days Delinquent   | 39,982,180         |                     | 9.0           | 39,995,751          | -8.2          |                     | 14.8          |                     |       |
| 60 to 179 Days Delinquent  | 14,150,058         |                     | -6.7          | 20,142,895          | 52.5          |                     | -23.2         |                     |       |
| 180 to 359 Days Delinquent   | 2,939,884          |                     |               | 3,016,614           | -26.3         |                     | 95.3          |                     |       |
| > = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)  | 3,522,207          |                     | -32.0         |                     | 77.3          |                     | 3.7           |                     |       |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans  | 20,612,149         |                     | -4.4          | 27,402,512          | 39.1          | 25,754,650          | -6.0          |                     |       |
| % Total Real Estate Loans DQ >= 50 Days / Total Real Estate Loans  | 1.78<br>0.60       |                     | -3.0<br>-11.2 | 1.69<br><b>0.69</b> | -1.9<br>28.1  | 1.63<br>0.59        | -3.5<br>-14.7 |                     |       |
| 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years   | 0.60               | 0.54                | -11.2         | 0.69                | 20.1          | 0.59                | -14.7         | 0.40                | -32.2 |
| 30 to 59 Days Delinquent   | 24.323.088         | 21.722.723          | -10.7         | 18.918.175          | -12.9         | 24,348,405          | 28.7          | 12,088,818          | -50.4 |
| 60 to 179 Days Delinquent  | 7,739,332          |                     | -19.6         | 10,200,029          | 63.9          |                     | -20.0         |                     |       |
| 180 to 359 Days Delinquent   | 1,359,605          |                     | 62.4          | 2,285,381           | 3.5           |                     | 85.2          |                     |       |
| > = 360 Days Delinquent  | 2,790,054          |                     | -34.8         | 2,844,356           | 56.4          |                     | -15.7         |                     |       |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)  | 2,700,001          | 1,010,000           | 01.0          | 2,011,000           | 00.1          | 2,000,100           | 10.7          | 2,001,001           | 12.0  |
| · · · · · · · · · · · · · · · · · · ·  | 11,888,991         | 10,251,776          | -13.8         | 15,329,766          | 49.5          | 14,784,841          | -3.6          | 10,112,466          | -31.6 |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total   | . 1,000,001        | .0,201,770          |               | . 5,020,700         | .0.0          | . 1,7 0 1,041       | 5.0           | .5,112,700          | 51.0  |
| 1st Mtg Fixed and Hybrid/Balloons > 5 yrs  | 0.67               | 0.58                | -13.7         | 0.80                | 37.6          | 0.70                | -12.1         | 0.34                | -51.6 |
| 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years   | 1                  | 1                   |               |                     |               |                     |               | 1                   |       |
| 30 to 59 Days Delinquent   | 9,695,718          | 14,656,618          | 51.2          | 13,752,148          | -6.2          | 13,928,741          | 1.3           | 11,423,225          | -18.0 |
| 60 to 179 Days Delinquent  | 4,398,770          | 3,289,141           | -25.2         | 5,586,531           | 69.8          | 3,946,712           | -29.4         | 3,374,912           |       |
| 180 to 359 Days Delinquent   | 1,004,690          | 1,028,961           | 2.4           | 285,171             | -72.3         | 700,678             | 145.7         | 843,182             | 20.3  |
| > = 360 Days Delinquent  | 506,240            | 128,960             | -74.5         | 926,779             | 618.7         | 1,380,438           | 49.0          | 1,223,107           | -11.4 |
| Total Del 1st Mtg Adj Rate Lns (> = 60 Days)   | 5,909,700          | 4,447,062           | -24.7         | 6,798,481           | 52.9          | 6,027,828           | -11.3         | 5,441,201           | -9.7  |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent   | .,,                |                     |               | ., ,                |               |                     |               |                     |       |
| >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5   |                    |                     |               |                     | l             |                     |               | 1                   |       |
| yrs  | 0.87               | 0.54                | -37.6         | 0.79                | 44.4          | 0.64                | -18.2         | 0.74                | 15.2  |
| Other Real Estate Fixed Rate/Hybrid/Balloon  |                    |                     |               |                     |               |                     |               |                     |       |
| 30 to 59 Days Delinquent   | 3,173,860          | 3,013,392           | -5.1          | 2,011,967           | -33.2         | 1,880,086           | -6.6          | 1,010,862           | -46.2 |
| 60 to 179 Days Delinquent  | 477,045            | 2,622,741           | 449.8         | 1,222,044           | -53.4         | 879,658             | -28.0         | 321,240             |       |
| 180 to 359 Days Delinquent   | 164,137            | 510,509             | 211.0         | 83,489              | -83.6         | 349,436             | 318.5         | 259,203             | -25.8 |
| > = 360 Days Delinquent  | 62,221             | 328,584             | 428.1         | 365,590             | 11.3          | 182,090             | -50.2         | 345,791             | 89.9  |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)  | 703,403            | 3,461,834           | 392.2         | 1,671,123           | -51.7         | 1,411,184           | -15.6         | 926,234             | -34.4 |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total  |                    |                     |               |                     |               |                     |               |                     |       |
| Other RE Fixed/Hybrid/Balloon Loans  | 0.32               | 0.95                | 192.0         | 0.69                | -27.1         | 0.46                | -33.0         | 0.28                | -40.2 |
| Other Real Estate Adjustable Rate  |                    |                     |               |                     |               |                     |               |                     |       |
| 30 to 59 Days Delinquent   | 2,789,514          | 4,173,462           | 49.6          | 5,313,461           | 27.3          | 5,766,174           | 8.5           | 3,275,479           |       |
| 60 to 179 Days Delinquent  | 1,534,911          | 1,071,159           | -30.2         | 3,134,291           | 192.6         | 2,481,261           | -20.8         | 2,611,744           | 5.3   |
| 180 to 359 Days Delinquent   | 411,452            | 347,119             | -15.6         | 362,573             | 4.5           | 608,841             | 67.9          | 643,566             |       |
| > = 360 Days Delinquent  | 163,692            | 117,357             | -28.3         | 106,278             | -9.4          | 440,695             | 314.7         | 366,156             |       |
| Total Del Other RE Adj Rate Lns (> = 60 Days)  | 2,110,055          | 1,535,635           | -27.2         | 3,603,142           | 134.6         | 3,530,797           | -2.0          | 3,621,466           | 2.6   |
| %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other  |                    |                     |               |                     |               |                     |               |                     |       |
| RE Adjustable Rate Loans   | 0.28               | 0.22                | -24.3         | 0.38                | 76.1          | 0.34                | -9.8          | 0.37                | 6.5   |
| COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2  |                    |                     |               |                     |               |                     |               |                     |       |
| Member Commercial Loans Secured By RE  |                    |                     |               |                     |               |                     |               |                     |       |
| 30 to 59 Days Delinquent   | 3,873,510          | 2,903,581           | -25.0         | 3,466,825           | 19.4          | 4,245,552           | 22.5          |                     |       |
| 60 to 179 Days Delinquent  | 667,289            |                     | 225.6         | 3,580,664           | 64.8          |                     | -78.3         | 470,914             |       |
| 180 to 359 Days Delinquent   | 0                  |                     |               | 449,549             | N/A           | 2,598,528           | 478.0         |                     |       |
| > = 360 Days Delinquent  | 462,890            |                     |               | 19,977              | N/A           | 0                   | -100.0        |                     |       |
| Total Del Member Commercial Loans Secured by RE (> = 60 Days)  | 1,130,179          | 2,172,901           | 92.3          | 4,050,190           | 86.4          | 3,376,005           | -16.6         | 835,199             | -75.3 |
| %Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total   |                    | 0.70                | 120.0         | 4.04                | 540           | 0.00                | 24.0          | 0.47                | 70.4  |
| Member Commercial Loans Secured by RE  | 0.34               | 0.78                | 128.0         | 1.21                | 54.6          | 0.80                | -34.2         | 0.17                | -78.4 |
| Member Commercial Loans NOT Secured By RE  | 220.010            | 297,415             | -12.4         | 127,751             | -57.0         | 436,177             | 241.4         | 70,254              | -83.9 |
| 30 to 59 Days Delinquent   | 339,619<br>106,554 | 297,415<br>117,100  | -12.4<br>9.9  |                     | -57.0<br>29.9 | 436,177<br>160,478  | 241.4<br>5.5  | 70,254              |       |
| 60 to 179 Days Delinquent<br>180 to 359 Days Delinquent  | 63,957             | 16,918              | -73.5         | 152,122             | -100.0        | 160,478<br>5,651    | 5.5<br>N/A    | 79,329<br>24,968    |       |
| > = 360 Days Delinquent  | 394,105            | 312,344             | -73.5         | 227,924             | -100.0        | 136,461             | -40.1         | 24,968              |       |
| Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)   | 564,616            | 446,362             | -20.7         | 380,046             | -14.9         | 302,590             | -20.4         | 104,297             | -65.5 |
| %Member Commercial Loans NOT Secured By RE Delinguent >= 60 Days / Total   | 304,010            | 440,302             | -20.9         | 300,040             | -14.9         | 302,390             | -20.4         | 104,297             | -00.5 |
| Member Commercial Loans NOT Secured by RE  |                    | 1.50                | 40.0          | 4.40                | 22.0          | 0.00                | 40.0          |                     | 601   |
| NonMember Commercial Loans Secured By RE   | 3.02               | 1.53                | -49.3         | 1.18                | -23.2         | 0.60                | -49.0         | 0.20                | -66.8 |
| 30 to 59 Days Delinquent   | -                  | -                   | k1/-          |                     | A1/-          | _                   | A1/-          | -                   |       |
|  | 0                  |                     |               | 0                   | N/A           | 0                   |               | 0                   |       |
| 60 to 179 Days Delinquent  | 0                  |                     | N/A           | 0                   |               | 0                   |               | 0                   |       |
| 180 to 359 Days Delinquent > = 360 Days Delinquent   | 0                  |                     |               | 0                   |               |                     |               |                     |       |
| Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)  | 0                  |                     |               | 0                   |               | 0                   |               |                     |       |
|  | 0                  | 0                   | N/A           | 0                   | N/A           | 0                   | N/A           | 0                   | N/A   |
| %NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE   | 0.00               | 0.00                | N/A           | 0.00                | N/A           | 0.00                | N/A           | 0.00                | N/A   |
| NonMember Commercial Loans NOT Secured By RE   | 0.00               | 0.00                | IN/A          | 0.00                | IN/A          | 0.00                | IN/A          | 0.00                | IN/A  |
| 30 to 59 Davs Delinguent   | 0                  | _                   | N/A           | ^                   | N/A           | 0                   | N/A           | 0                   | N/A   |
| 60 to 179 Days Delinquent  |                    |                     |               | 0                   |               |                     |               |                     |       |
|  | 0                  |                     |               | 0                   |               | 0                   |               |                     |       |
| 180 to 350 Dave Delinquent   | 0                  |                     |               | 0                   |               |                     |               |                     |       |
| 180 to 359 Days Delinquent   |                    |                     |               | 0                   |               | 0                   |               |                     |       |
| > = 360 Days Delinquent  |                    |                     |               | 0                   | N/A           | 0                   | N/A           | 0                   | N/A   |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured   | 0                  | 0                   | IN//A         | -                   |               |                     |               |                     |       |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /   | 0                  |                     |               | 0.00                |               | 0.00                | £1/-          | 0.00                | A 1/4 |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE  |                    |                     | N/A           | 0.00                | N/A           | 0.00                | N/A           | 0.00                | N/A   |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE # Means the number is too targe to display in the cell | 0.00               | 0.00                | N/A           |                     |               | 0.00                | N/A           | 0.00                | N/A   |
| > = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE  | 0.00               | 0.00                | N/A           |                     |               | 0.00                | N/A           | 0.00                | N/A   |

| Return to cover   |                   |                            |               |                     |                |                       |                 |                       |  |
|---|-------------------|----------------------------|---------------|---------------------|----------------|-----------------------|-----------------|-----------------------|--|
|   |                   | For Charter :              |               |                     |                |                       |                 |                       |  |
| 3/04/2021   |                   | Count of CU :              |               |                     |                |                       |                 |                       | Ь—   |
| CU Name: N/A  |                   | Asset Range :              |               | L                   |                |                       | <u> </u>        | l                     | L  |
| Peer Group: N/A   | Count             |                            |               | Nation * Peer Group | : All * St     | ate = 'MO' * Type Inc | luded: F        | ederally Insured Stat | e Credi  |
|   | Count o           | f CU in Peer Group :       | N/A           |                     |                |                       |                 |                       |  |
|   | Dec-2016          | Dec-2017                   | % Cha         | Dec-2018            | 9/ Cha         | Dec-2019              | 9/ Cho          | Dec-2020              | º/ Ch  |
|   | Dec-2016          | Dec-2017                   | /₀ City       | Dec-2018            | ∕₀ City        | Dec-2019              | ∕₀ City         | Dec-2020              | /6 CII   |
| OAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)   |                   |                            |               |                     |                |                       |                 |                       |  |
| * Total Loans Charged Off   | 62,312,755        | 69,195,377                 | 11.0          | 75,781,423          | 9.5            | 80,104,803            | 5.7             | 58,266,563            | -27.   |
| * Total Loans Recovered   | 10,390,825        | 11,165,036                 |               |                     | 5.4            |                       | 9.4             |                       |  |
| NET CHARGE OFFS (\$\$)  | 51,921,930        |                            | 11.8          |                     | 10.3           |                       | 5.0             |                       |  |
| *%Net Charge-Offs / Average Loans   | 0.65              |                            | 3.2           |                     | 1.3            |                       |                 |                       |  |
| otal Del Loans & *Net Charge-Offs 1   | 116,122,534       | 129,797,014                | 11.8          |                     | 9.1            |                       | -2.0            |                       | _  |
| Combined Delinquency and Net Charge Off Ratio <sup>1</sup>  | 1.42              | 1.46                       |               |                     | 0.3            |                       | -8.6            |                       |  |
| OAN LOSS SUMMARY BY LOAN TYPE   |                   |                            |               |                     |                |                       |                 |                       |  |
| Unsecured Credit Card Lns Charged Off   | 11,409,647        | 12,725,096                 | 11.5          | 13,677,740          | 7.5            | 14,947,985            | 9.3             | 11,877,492            | -20.   |
| Unsecured Credit Card Lns Recovered   | 2,085,644         | 2,077,555                  | -0.4          | 2,060,757           | -0.8           | 2,392,491             | 16.1            | 2,383,215             | -0.  |
| NET UNSECURED CREDIT CARD C/Os  | 9,324,003         | 10,647,541                 | 14.2          | 11,616,983          | 9.1            | 12,555,494            | 8.1             | 9,494,277             | -24.   |
| *Net Charge Offs - Credit Cards / Avg Credit Card Loans   | 2.11              | 2.36                       | 11.7          | 2.52                | 6.9            | 2.67                  | 6.0             | 2.10                  | -21.:  |
| Non-Federally Guaranteed Student Loans Charged Off  | 12,473            | 32,003                     | 156.6         | 217,007             | 578.1          | 8,799,744             | 3,955.1         | 375,349               | -95.   |
| Non-Federally Guaranteed Student Loans Recovered  | 1,500             | 3,374                      | 124.9         | 6,899               | 104.5          | 17,200                | 149.3           | 47,181                | 174.   |
| Net Non-Federally Guaranteed Student Loans C/Os   | 10,973            | 28,629                     | 160.9         | 210,108             | 633.9          | 8,782,544             | 4,080.0         | 328,168               | -96.   |
| * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non  |                   |                            |               |                     |                |                       |                 |                       |  |
| ederally Guaranteed Student Loans   | 0.02              | 0.05                       | 144.7         |                     | 597.3          |                       | 4,346.6         |                       |  |
| Total 1st Mortgage RE Loan/LOCs Charged Off   | 1,572,935         | 936,499                    | -40.5         |                     | -67.3          |                       | 22.8            |                       |  |
| Total 1st Mortgage RE Loans/LOCs Recovered  | 563,107           | 675,834                    | 20.0          |                     | -90.0          |                       |                 |                       |  |
| NET 1st MORTGAGE RE LOANS/LOCs C/Os   | 1,009,828         | 260,665                    | -74.2         | 238,814             | -8.4           | 316,720               | 32.6            | 653,543               | 106.   |
| * Net Charge Offs - 1st Mortgage RE Loans/LOCs  |                   |                            |               |                     |                |                       |                 |                       |  |
| / Avg 1st Mortgage RE Loans/LOCs  | 0.04              | 0.01                       | -75.3         |                     | -14.2          |                       | 22.1            | 0.02                  |  |
| Total Other RE Loans/LOCs Charged Off   | 1,412,473         | 1,135,361                  | -19.6         |                     | 35.7           |                       | -54.0           |                       |  |
| Total Other RE Loans/LOCs Recovered   | 415,150           | 574,514                    | 38.4          |                     | 3.9            |                       | 35.8            |                       |  |
| NET OTHER RE LOANS/LOCs C/Os  | 997,323           | 560,847                    | -43.8         |                     | 68.2           |                       | -110.9          |                       |  |
| *Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs  | 0.11              | 0.06                       | -48.3         |                     | 50.9           |                       | -109.8          |                       |  |
| Total Real Estate Loans Charged Off   | 2,985,408         | 2,071,860                  | -30.6         |                     | -10.9          |                       | -41.3           |                       |  |
| Total Real Estate Lns Recovered   | 978,257           | 1,250,348                  | 27.8          |                     | -46.8          |                       | 31.0            |                       |  |
| NET Total Real Estate Loan C/Os   | 2,007,151         | 821,512                    | -59.1         |                     | 43.9           |                       | -81.9           |                       |  |
| * Net Charge Offs - Total RE Loans / Avg Total RE Loans  Total TDR 1st & Other Real Estate Lns Charged Off  | 0.06              | 0.02                       | -61.3         |                     | 33.1           |                       | -83.4           |                       |  |
| Total TDR 1st & Other Real Estate Lns Charged Oil  Total TDR 1st & Other Real Estate Lns Recovered  | 236,040           |                            | 19.0          |                     | -61.0<br>-94.4 |                       | 35.5            |                       |  |
| NET TDR Real Estate C/Os  | 41,025<br>195,015 |                            | -90.5<br>42.1 |                     | -94.4          |                       | 1,071.2<br>33.4 |                       |  |
| * Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans   | 0.42              | 0.67                       | 60.3          |                     | -56.9          |                       | 39.1            |                       |  |
| Total Leases Receivable Charged Off   | 0.42              |                            |               |                     |                |                       |                 |                       | _  |
| Total Leases Receivable Recovered   | 0                 |                            |               |                     |                |                       |                 |                       |  |
| NET LEASES RECEIVABLE C/Os  | 0                 |                            |               |                     |                |                       |                 |                       |  |
| *Net Charge Offs - Leases Receivable / Avg Leases Receivable  | 0.00              | 0.00                       |               |                     | N/A            |                       | N/A             |                       |  |
| BANKRUPTCY SUMMARY  | 0.00              | 0.00                       | 14// (        | 0.00                | 13// (         | 0.00                  | 14//            | 0.00                  | 14//   |
| Number of Members Who Filed Chapter 7 YTD   | 1,994             | 2,132                      | 6.9           | 1,844               | -13.5          | 1,864                 | 1.1             | 1,494                 | -19.   |
| Number of Members Who Filed Chapter 13 YTD  | 2,229             | 2,496                      | 12.0          |                     | -46.3          |                       | 16.1            |                       |  |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD  | 1                 | 2,450                      |               |                     |                |                       |                 |                       |  |
| otal Number of Members Who Filed Bankruptcy YTD   | 4,224             | 4,630                      |               |                     | -30.7          |                       | 6.8             |                       | _  |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)  | 40,907,653        | 51,178,167                 | 25.1          |                     | -21.7          |                       | -7.5            |                       |  |
| All Loans Charged Off due to Bankruptcy YTD   | 10,875,279        |                            | 7.6           |                     | -0.9           |                       | 0.9             |                       |  |
| 6Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  | 17.45             | 16.91                      | -3.1          |                     | -9.5           |                       |                 |                       |  |
| REAL ESTATE FORECLOSURE SUMMARY   |                   | .5.51                      | 0.1           | .5.25               | 0.0            | . 7.00                |                 | .2.00                 | 1  |
| Real Estate Loans Foreclosed YTD  | 6,127,308         | 4,655,897                  | -24.0         | 6,074,059           | 30.5           | 4,914,037             | -19.1           | 6,716,484             | 36.  |
| Number of Real Estate Loans Foreclosed YTD  | 53                |                            | -3.8          |                     | 31.4           |                       |                 |                       |  |
| ROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING   |                   | 01                         | 0.0           | 07                  | J              | 02                    |                 | 72                    |  |
| TDR First Mortgage RE Loans   | 39,597,288        | 33,070,119                 | -16.5         | 32,760,812          | -0.9           | 28,952,337            | -11.6           | 24,970,283            | -13.   |
| TDR Other RE Loans  | 4,959,349         | 4,601,826                  | -7.2          |                     | 3.2            |                       | 18.0            | 1,                    | _  |
| otal TDR First and Other RE Loans   | 44,556,637        | 37,671,945                 |               |                     | -0.4           |                       | -7.9            |                       |  |
| DR RE Loans Also Reported as Commercial Loans <sup>2</sup>  | 3,891,880         |                            |               |                     |                |                       |                 |                       |  |
| TDR Consumer Loans (Not Secured by RE)  | 12,629,295        |                            |               |                     |                |                       |                 |                       |  |
| TDR Commercial Loans (Not Secured by RE) 2  | 589,826           |                            |               |                     |                |                       | -46.7           |                       |  |
| Total TDR First RE, Other RE, Consumer, and Commercial Loans  | 57,775,758        |                            |               |                     |                |                       | -2.9            |                       |  |
| otal TDR Loans to Total Loans   | 0.70              |                            |               |                     |                |                       |                 |                       |  |
| otal TDR Loans to Net Worth   | 4.22              |                            |               |                     | 0.9            |                       |                 |                       |  |
| DR portion of Allowance for Loan and Lease Losses   | 2,353,288         |                            |               |                     |                |                       |                 |                       |  |
| Means the number is too large to display in the cell  | ,,                | ,,,                        |               | , ,,,,,,            |                | ,                     |                 |                       |  |
| Amounts are year-to-date while the related %change ratios are annualized.   | 1                 |                            |               |                     |                |                       |                 |                       | <del>                                     </del> |
|   | auglinia a)       |                            |               |                     |                | 1                     |                 |                       | +  |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no and   |                   | and fortunal to the        |               | (TDD) I             | 1              | 1                     | -               |                       | +  |
| The NCUA Board approved a regulatory/policy change in May 2012 revising the delin<br>This policy change may result in a decline in delinquent loans reported as of June 201 |                   | nents for troubled debt re | estructured   | (IDK) loans.        |                |                       |                 |                       |  |
|   |                   |                            |               |                     |                | 1                     | 1               | 1                     | 1  |

|  | Ir                           | direct and Participation    | on Lendi     | ng                        |              |                                |              |                                |  |
|--|------------------------------|-----------------------------|--------------|---------------------------|--------------|--------------------------------|--------------|--------------------------------|--|
| Return to cover  |                              | For Charter :               | N/A          |                           |              |                                |              |                                |  |
| 03/04/2021   |                              | Count of CU:                |              |                           |              |                                |              |                                |  |
| CU Name: N/A   |                              | Asset Range :               |              |                           | L            |                                |              |                                | L  |
| Peer Group: N/A  | 0: :1                        |                             |              | Nation * Peer Group:      | All * Sta    | te = 'MO' * Type Inclu         | ded: Fed     | erally insured State C         | redit  |
|  | Count                        | of CU in Peer Group :       | N/A          |                           |              |                                |              |                                | <del>                                     </del> |
|  | Dec-2016                     | D 0047                      | 0/ Ch        | D 0040                    | 0/ 01        | D 0040                         | 0/ Ch =      | Dec-2020                       | 0/ Ch =  |
| INDIRECT LOANS OUTSTANDING   | Dec-2016                     | Dec-2017                    | % Chg        | Dec-2018                  | % Cng        | Dec-2019                       | % Cng        | Dec-2020                       | % Cng  |
| Indirect Loans - Point of Sale Arrangement   | 1 125 064 400                | 1,198,767,390               | 6.6          | 1,456,242,598             | 21.5         | 1 425 141 220                  | 1.4          | 1 501 550 000                  | 10.3   |
| Indirect Loans - Point of Sale Arrangement  Indirect Loans - Outsourced Lending Relationship | 1,125,064,400<br>632,540,482 |                             | 6.6<br>45.5  | 1,456,242,598             | 10.6         | 1,435,141,228<br>1,107,196,339 |              | 1,581,552,823<br>1,051,821,277 |  |
| Total Outstanding Indirect Loans   | 1,757,604,882                | 2,119,174,337               | 20.6         | 2,474,281,167             | 16.8         | 2,542,337,567                  |              | 2,633,374,100                  |  |
| %Indirect Loans Outstanding / Total Loans  | 21.20                        |                             |              | 2,474,281,107             |              | 2,542,337,567                  |              | 2,633,374,100                  |  |
| DELINQUENCY - INDIRECT LENDING 1   | 21.20                        | 23.40                       | 10.4         | 25.15                     | 7.5          | 24.10                          | -3.9         | 23.13                          | -4.2   |
| 30 to 59 Days Delinquent   | 41,159,624                   | 45,799,234                  | 11.3         | 41,643,058                | -9.1         | 42,297,470                     | 1.6          | 31,257,454                     | -26.1  |
| 60 to 179 Days Delinquent  | 16.437.721                   | 18,483,881                  | 12.4         | 19.299.796                |              | 17,715,444                     |              | 16,714,142                     |  |
| 180 to 359 Days Delinquent   | 3,092,510                    |                             | 36.4         | 3,453,915                 |              | 2,264,978                      |              | 2,170,643                      |  |
| > = 360 Days Delinquent  | 440,764                      |                             | 55.5         | 573,334                   | -16.3        | 228,222                        | -60.2        | 2,170,643                      |  |
| > = 360 Days Delinquent Total Del Indirect Lns (>= 60 Days)                                  | 19,970,995                   |                             |              |                           |              | 20.208.644                     |              | 19,125,928                     |  |
| %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans                                 |                              |                             | 17.1         | 23,327,045                |              | -,,-                           |              |                                | +  |
|  | 1.14                         | 1.10                        | -2.9         | 0.94                      | -14.6        | 0.79                           | -15.7        | 0.73                           | -8.6   |
| LOAN LOSSES - INDIRECT LENDING * Indirect Leans Charged Off                                  | 24 002 002                   | 00.040.447                  |              | 05.045.707                | 44.0         | 05 400 757                     | 4.0          | 40.070.000                     | 25.3   |
| * Indirect Loans Charged Off  * Indirect Loans Recovered                                     | 21,863,602                   | 23,018,417                  | 5.3<br>18.4  | 25,615,797                | 11.3<br>13.3 | 25,132,757                     | -1.9<br>12.1 | 18,670,660                     |  |
| * NET INDIRECT LOAN C/Os   | 2,431,942                    |                             |              | 3,262,446                 |              | 3,655,981                      |              | 4,274,716                      |  |
| **%Net Charge Offs - Indirect Loans / Avg Indirect Loans                                     | 19,431,660                   |                             | 3.6<br>-11.9 | 22,353,351                | 11.0<br>-6.3 | 21,476,776<br>0.86             |              | 14,395,944                     |  |
| PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  | 1.18                         | 1.04                        | -11.9        | 0.97                      | -0.3         | 0.86                           | -12.0        | 0.56                           | -35.0  |
| + CU Portion of Part. Lns Interests Retained):   |                              |                             |              |                           |              |                                |              |                                |  |
| Consumer   | 46,017,164                   | 48,443,845                  | 5.3          | 41,693,507                | -13.9        | 65,286,465                     | 56.6         | 98,832,555                     | 51.4   |
| Non-Federally Guaranteed Student Loans   | 20,427,342                   |                             | 4.9          | 24.191.510                | 12.9         | 11,101,152                     |              | 9,317,744                      |  |
| Real Estate  | 19,487,929                   |                             | 184.8        | 69,952,650                | 26.0         | 83,764,252                     |              | 94,563,174                     |  |
|  |                              |                             |              |                           |              |                                |              |                                |  |
| Commercial Loans (excluding C&D) 2   | 23,070,816                   |                             |              | 46,318,812                | 0.6          | 72,572,545                     |              | 84,951,534                     |  |
| Commercial Construction & Development <sup>2</sup>   | 3,733,828                    |                             |              | 5,923,111                 | 76.5         | 4,183,187                      | -29.4        | 15,108,866                     |  |
| Loan Pools   | 106,562,650                  |                             | -24.3        | 52,417,556                |              | 72,452,098                     |              | 105,262,359                    |  |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  | 241,883,347                  |                             | 5.6          |                           |              | 309,359,699                    |              | 408,036,232                    |  |
| %Participation Loans Outstanding / Total Loans  * Participation Loans Purchased YTD          | 2.92                         |                             | -3.3         | 2.44                      |              | 2.94                           |              | 3.59                           |  |
| %Participation Loans Purchased YTD   | 70,873,971                   | 86,586,864                  | 22.2         | 52,128,086                | -39.8        | 134,686,404                    | 158.4        | 186,016,431                    | 38.1   |
| / Total Loans Granted YTD  | 1.71                         | 1.97                        | 15.6         | 1.09                      | -44.7        | 2.48                           | 127.2        | 2.58                           | 4.1  |
| PARTICIPATION LOANS SOLD:  | 1.71                         | 1.57                        | 13.0         | 1.09                      | -44.7        | 2.40                           | 121.2        | 2.30                           | 4.1  |
| Participation Loan Interests Sold AND/OR Serviced  |                              |                             |              |                           |              |                                |              |                                | -  |
| (Participants' Balance Outstanding )   | 58,461,732                   | 80,673,753                  | 38.0         | 114,187,481               | 41.5         | 144,411,228                    | 26.5         | 150,393,854                    | 4.1  |
| Participation Loan Interests - Amount Retained (Outstanding)                                 | 25,826,138                   |                             | 12.8         | 34,348,609                | 17.9         | 53,097,735                     |              | 63,965,806                     |  |
| * Participation Loans Sold YTD   | 17,167,306                   |                             | 164.5        | 66,569,875                | 46.6         | 74,360,468                     |              | 68,352,910                     |  |
| ** %Participation Loans Sold YTD / Total Assets  | 0.13                         |                             | 152.1        | 0.48                      | 41.1         | 0.49                           |              | 0.37                           |  |
| WHOLE LOANS PURCHASED AND SOLD:  | 0.10                         | 0.01                        | 102.1        | 0.10                      |              | 0.10                           | 0.0          | 0.01                           | 21.0   |
| *Loans Purchased in Full from Other Financial Institutions YTD                               | 5,094,732                    | 0                           | -100.0       | 1,190,986                 | N/A          | 10,926,841                     | 817.5        | 8,341,675                      | -23.7  |
| *Loans Purchased in Full from Other Sources YTD  | 725,321                      | 434,600                     |              | 2,132,494                 |              | 6,797,872                      |              | 12,496,701                     | 83.8   |
| %Loans Purchased From Financial Institutions & Other   | 720,021                      | 101,000                     | 10.1         | 2,102,101                 | 000.7        | 0,707,072                      | 210.0        | 12,100,101                     |  |
| Sources YTD / Loans Granted YTD  | 0.14                         | 0.01                        | -92.9        | 0.07                      | 602.3        | 0.33                           | 369.0        | 0.29                           | -11.4  |
| *Loans, Excluding RE, Sold in Full YTD   | 0                            |                             | N/A          | 0                         |              | 0                              |              | 0                              |  |
| DELINQUENCY - PARTICIPATION LENDING 1  |                              |                             |              |                           |              |                                |              |                                | 1  |
| 30 to 59 Days Delinquent   | 1,286,592                    | 1,008,549                   | -21.6        | 1,456,278                 | 44.4         | 944,930                        | -35.1        | 3,403,924                      | 260.2  |
| 60 to 179 Days Delinquent  | 972,575                      |                             |              | 1,351,924                 | 23.1         | 831,321                        | -38.5        | 1,309,060                      |  |
| 180 to 359 Days Delinquent   | 124,639                      |                             |              | 135,849                   | -40.3        | 130,510                        |              | 349,286                        |  |
| > = 360 Days Delinquent  | 233,730                      |                             | 4.5          | 189,915                   | -22.2        | 163,054                        | -14.1        | 193,603                        |  |
| Total Del Participation Lns (>= 60 Days)   | 1,330,944                    |                             | 18.0         | 1,677,688                 | 6.8          | 1,124,885                      |              | 1,851,949                      |  |
| %Participation Loans Delinquent >= 60 Days / Total Participation                             | .,,                          | .,,,,,,                     |              | .,,000                    | 2.0          | .,,,,,,                        | 22.0         | .,,                            |  |
| Loans  | 0.55                         | 0.61                        | 11.7         | 0.70                      | 13.4         | 0.36                           | -47.9        | 0.45                           | 24.8   |
| LOAN LOSSES - PARTICIPATION LENDING  |                              |                             |              |                           |              |                                |              |                                |  |
| * Participation Loans Charged Off  | 648,726                      | 1,993,059                   | 207.2        | 3,992,270                 | 100.3        | 983,393                        | -75.4        | 1,036,524                      | 5.4  |
| * Participation Loans Recovered  | 108,634                      |                             |              | 83,637                    | 10.2         | 157,924                        |              | 158,059                        |  |
| * NET PARTICIPATION LOAN C/Os  | 540,092                      |                             |              | 3,908,633                 |              | 825,469                        |              | 878,465                        |  |
| **%Net Charge Offs - Participation Loans   |                              |                             |              |                           |              |                                |              |                                |  |
| / Avg Participation Loans  | 0.23                         | 0.77                        | 238.2        | 1.58                      | 104.4        | 0.30                           | -81.0        | 0.24                           | -18.4  |
| *Amounts are year-to-date while the related %change ratios are annualized.                   |                              |                             |              |                           |              |                                |              |                                |  |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or               | r no annualizing)            |                             |              |                           |              |                                |              |                                |  |
| # Means the number is too large to display in the cell                                       |                              |                             |              |                           |              |                                |              |                                |  |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the     |                              | equirements for troubled de | ebt restruct | tured (TDR) loans.        |              |                                |              |                                |  |
| This policy change may result in a decline in delinquent loans reported as of J              |                              | •                           |              |                           |              |                                |              |                                |  |
| _  |                              |                             |              |                           |              |                                |              |                                |  |
| <sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to      | accommodate the regula       | story definition of commerc | ial loans T  | his policy change may cau | ise fluctuat | tions from prior cycles.       | 11           | . IndirectAndParticipa         | ationl   |

|   |                        | Real Estate Loan Info                   | rmation 1         | 1                                       |              |                         |            |                        |         |
|---|------------------------|---|-------------------|---|--------------|-------------------------|------------|------------------------|---------|
| Return to cover   |                        | For Charter :                           |                   |   |              |                         |            |                        |         |
| 03/04/2021  |                        | Count of CU:                            |                   |   |              |                         |            |                        |         |
| CU Name: N/A Peer Group: N/A  |                        | Asset Range :                           |                   | N * D O                                 | AU + O1 - 1  | MOINT                   |            |                        |         |
| Peer Group: N/A   | Count                  | of CU in Peer Group :                   |                   | Nation * Peer Group:                    | All ^ State  | e = 'MO' ^ I ype includ | ea: Feaera | ally insured State Cre | eait    |
|   | Count                  | or co in Feer Group .                   | IN/A              |   |              |                         |            |                        |         |
|   | Dec-2016               | Dec-2017                                | % Cha             | Dec-2018                                | % Chg        | Dec-2019                | % Chg      | Dec-2020               | % Chr   |
| REAL ESTATE LOANS OUTSTANDING:  | 500 2010               | 200-2017                                | 70 Ong            | 500 2010                                | /o Ong       | DCC-2010                | 70 Ong     | Dec-2020               | /0 O115 |
| First Mortgages   |                        |   |                   |   |              |                         |            |                        |         |
| Fixed Rate > 15 years   | 864,608,066            | 1,089,208,561                           | 26.0              | 1,064,157,871                           | -2.3         | 1,202,978,018           | 13.0       | 1,543,786,462          | 28.3    |
| Fixed Rate 15 years or less   | 638,489,890            | 509,050,012                             |                   |   | 20.6         | 570,360,405             | -7.1       | 948,589,822            | 66.3    |
| Other Fixed Rate  | 26,707,199             | 32,737,037                              |                   |   | 25.3         | 47,783,285              | 16.5       | 54,127,311             | 13.     |
| Total Fixed Rate First Mortgages  | 1,529,805,155          | 1,630,995,610                           |                   |   | 5.4          | 1,821,121,708           | 5.9        | 2.546.503.595          | 39.     |
| Balloon/Hybrid > 5 years  | 242,727,198            | 140,602,966                             |                   | 205,596,947                             | 46.2         | 290,646,865             | 41.4       | 439,838,320            |         |
| Balloon/Hybrid 5 years or less  | 484,874,720            | 469,559,446                             |                   |   | 5.2          | 561,749,320             | 13.7       | 547,699,188            | -2.     |
| Total Balloon/Hybrid First Mortgages  | 727,601,918            | 610,162,412                             |                   | 699,789,744                             | 14.7         | 852,396,185             | 21.8       | 987,537,508            |         |
| Adjustable Rate First Mtgs 1 year or less   | 53,837,935             | 53,920,727                              |                   |   | -11.3        | 41,404,047              | -13.4      | 42.888.452             | 3.      |
| Adjustable Rate First Mtgs >1 year  | 138,365,691            | 292,605,738                             |                   | ,- ,                                    | 10.1         | 334,027,503             | 3.7        | 143,904,320            | -56.    |
| Total Adjustable First Mortgages  | 192,203,626            | 346,526,465                             |                   |   | 6.8          | 375,431,550             | 1.5        | 186,792,772            | -50.    |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING   | 2,449,610,699          | 2,587,684,487                           |                   |   | 7.8          | 3,048,949,443           | 9.3        | 3,720,833,875          | 22.     |
| Other Real Estate Loans   | _, , ,                 | _,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                   | _,, _,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |              | 2,2 (2,2 (2,1)          |            | 2,:-2,:-2,:-           |         |
| Closed End Fixed Rate   | 205,118,153            | 354,391,943                             | 72.8              | 232,309,983                             | -34.4        | 297,582,385             | 28.1       | 328,447,880            | 10.     |
| Closed End Adjustable Rate  | 25,260,323             | 53,831,801                              |                   | 30,878,827                              | -42.6        | 22,974,377              | -25.6      | 19,781,037             | -13.    |
| Open End Adjustable Rate (HELOC)  | 715,148,617            | 657,868,363                             |                   |   | 39.5         | 1,007,019,758           | 9.8        | 971,799,449            |         |
| Open End Fixed Rate   | 12,068,306             | 11,724,241                              |                   |   | -13.1        | 7,971,686               | -21.8      | 6,665,427              | -16.    |
| TOTAL OTHER REAL ESTATE OUTSTANDING   | 957,595,399            | 1,077,816,348                           |                   |   | 10.5         | 1,335,548,206           | 12.2       | 1,326,693,793          | -0.     |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING  | 3,407,206,098          | 3,665,500,835                           |                   |   | 8.6          | 4.384.497.649           | 10.2       | 5,047,527,668          | 15.     |
| RE LOAN SUMMARY (FIX, ADJ):   | 3,407,200,030          | 3,003,300,033                           | 7.0               | 3,373,033,701                           | 0.0          | 4,304,437,043           | 10.2       | 3,047,327,000          | 10.     |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)  | 1,772,532,353          | 1,771,598,576                           | -0.1              | 1,924,806,936                           | 8.6          | 2,111,768,573           | 9.7        | 2,986,341,915          | 41.     |
| Other RE Fixed Rate   | 217,186,459            | 366,116,184                             |                   |   | -33.8        | 305,554,071             | 26.0       | 335,113,307            | 9.      |
| Total Fixed Rate RE Outstanding   | 1,989,718,812          | 2,137,714,760                           |                   |   | 1.4          | 2,417,322,644           | 11.5       | 3,321,455,222          | 37.     |
| %(Total Fixed Rate RE/Total Assets)   |                        |   |                   |   | -2.4         |                         |            |                        | 13.     |
| %(Total Fixed Rate RE/Total Loans)  | 15.50                  | 15.87                                   |                   |   | -2.4<br>-6.7 | 16.00                   | 3.3        | 18.18                  |         |
| 70(TOTAL FIXED RATE RE/TOTAL LOAIIS)  | 24.00                  | 23.61                                   | -1.6              | 22.03                                   | -0.7         | 22.97                   | 4.3        | 29.20                  | 27.     |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)   | 677,078,346            | 816.085.911                             | 20.5              | 864,195,152                             | 5.9          | 937,180,870             | 8.4        | 734,491,960            | -21.    |
| Other RE Adj Rate   |                        | ,,-                                     |                   |   |              |                         |            |                        |         |
|   | 740,408,940            | 711,700,164                             |                   |   | 33.2         | 1,029,994,135           | 8.6        | 991,580,486            | -3.     |
| Total Adj Rate RE Outstanding   | 1,417,487,286          | 1,527,786,075                           | 7.8               | 1,812,532,453                           | 18.6         | 1,967,175,005           | 8.5        | 1,726,072,446          | -12.3   |
| MISCELLANEOUS RE INFORMATION:   |                        |   |                   |   |              |                         |            |                        |         |
| Outstanding Interest Only & Payment Option First Mtg Loans  | 40.000.004             | 22 000 425                              | 24.0              | 40.004.040                              | 40.0         | 00.440.050              | 24.0       | 40.450.000             | -25.    |
|   | 18,836,364             | 22,909,125                              | 21.6              | 19,864,349                              | -13.3        | 26,149,653              | 31.6       | 19,458,963             | -25.    |
| Outstanding Interest Only & Payment Option Other RE / LOCs Loans  | 38,701,224             | 64,980,276                              | 67.9              | 83,729,126                              | 28.9         | 86,038,790              | 2.8        | 84,533,526             | -1.     |
| TOTAL Outstanding Interest Only & Payment Option First &  | 30,701,224             | 04,900,270                              | 67.9              | 03,729,120                              | 20.9         | 00,030,790              | 2.0        | 04,333,320             | -1.     |
| Other RE Loans  | 57,537,588             | 87,889,401                              | 52.8              | 103,593,475                             | 17.9         | 112,188,443             | 8.3        | 103,992,489            | -7.     |
| %(Interest Only & Payment Option First & Other RE Loans / Total   | 37,337,300             | 07,000,401                              | 32.0              | 100,000,470                             | 17.5         | 112,100,443             | 0.0        | 103,332,403            | -7.     |
| Assets)   | 0.45                   | 0.65                                    | 45.6              | 0.74                                    | 13.4         | 0.74                    | 0.3        | 0.57                   | -23.    |
| %(Interest Only & Payment Option First & Other RE Loans / Net   | 0.40                   | 0.00                                    | 40.0              | 0.14                                    | 10.4         | 0.74                    | 0.0        | 0.07                   | 20.     |
| Worth)  | 4.20                   | 6.17                                    | 46.9              | 6.82                                    | 10.6         | 6.84                    | 0.2        | 5.90                   | -13.    |
| Outstanding Residential Construction (Excluding Commercial  | 7.20                   | 5.17                                    | .0.0              | 3.02                                    | .0.0         | 3.04                    | J.2        | 3.50                   | .5.     |
| Purpose Loans) 1  | 2,944,159              | 3,569,841                               | 21.3              | 6,697,127                               | 87.6         | 7,186,692               | 7.3        | 13,322,068             | 85.     |
| Allowance for Loan Losses or Allowance for Credit Losses on   | ,. ,                   | -,,-                                    | T T               | 5,5 5,7 2,7                             | - 1          | , ,                     |            | -,- ,                  |         |
| all RE Loans  | 7,258,243              | 5,290,166                               | -27.1             | 4,259,864                               | -19.5        | 3,782,174               | -11.2      | 11,002,619             | 190.    |
| * REAL ESTATE LOANS - AMOUNT GRANTED:   |                        |   |                   |   |              |                         |            |                        |         |
| * First Mortgages   |                        |   |                   |   |              |                         |            |                        |         |
| * Fixed Rate > 15 years   | 845,639,389            | 776,567,901                             | -8.2              | 875,899,554                             | 12.8         | 1,220,768,688           | 39.4       | 2,152,198,822          | 76.     |
| * Fixed Rate 15 years or less   | 296,488,041            | 212,978,050                             |                   |   | -10.1        | 283,594,976             | 48.1       | 902,298,540            |         |
| * Other Fixed Rate  | 4,149,878              | 7,375,384                               |                   |   | 77.1         | 22,147,017              | 69.6       | 22,036,221             | -0.     |
| * Total Fixed Rate First Mortgages  | 1,146,277,308          | 996,921,335                             |                   |   | 8.4          | 1,526,510,681           | 41.3       | 3,076,533,583          |         |
| * Balloon/Hybrid > 5 years  | 63,588,612             | 107,136,720                             | 1                 |   | 14.3         | 147,015,939             |            | 133,184,097            | -9.     |
| * Balloon/Hybrid 5 years or less  | 88,137,477             | 114,902,910                             |                   |   | 1.4          | 165,116,440             |            | 132,619,950            |         |
| * Total Balloon/Hybrid First Mortgages  | 151,726,089            | 222,039,630                             |                   |   | 7.6          | 312,132,379             | 30.6       | 265,804,047            |         |
| * Adjustable Rate First Mtgs 1 year or less   | 19,166,101             | 12,313,589                              |                   |   | 15.4         | 11,258,746              |            | 18,519,150             |         |
| * Adjustable Rate First Mtgs >1 year  | 29,271,650             | 29,245,595                              |                   | 28,115,426                              | -3.9         | 31,519,715              | 12.1       | 36,976,027             | 17.     |
| * Total Adjustable First Mortgages  | 48,437,751             | 41,559,184                              | 1                 |   | 1.8          | 42,778,461              | 1.1        | 55,495,177             | 29      |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED   | 1,346,441,148          |   |                   |   | 8.0          | 1,881,421,521           | 38.2       | 3,397,832,807          |         |
| * Amounts are year-to-date while the related %change ratios are annualized.   | 1,040,441,140          | 1,200,020,149                           | -0.4              | 1,501,088,201                           | 0.0          | 1,001,421,021           | 30.2       | 0,001,002,001          | 00      |
|   |                        |   |                   |   |              |                         |            |                        |         |
| # Means the number is too large to display in the cell  |                        |   | 1                 |   |              |                         |            |                        | L       |
| 1 December of the last of the |                        | dama dafinidan of com-                  | alat ta · · · · · | This malian above to                    |              |                         |            |                        | EL      |
| <sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to   | accommodate the regula | iory delinition of commen               | uai ioans.        | rnis policy change may car              | use nuctua   | uons irom prior cycles. |            | 12. R                  | ELoans  |

| Court of CU   March    |   |                        | Real Estate Loan Info     |             | 2                         |            |                           |           |                              |                |
|--|---|------------------------|---------------------------|-------------|---------------------------|------------|---------------------------|-----------|------------------------------|----------------|
| Column   MA  | Return to cover   |                        |                           |             |                           |            |                           |           |                              |                |
| Performance   Center of TUP-Per Grove   Nation   Per Grove   |   |                        |                           |             |                           |            |                           |           |                              |                |
| Count of Culm Per Grows   MA   |   |                        |                           |             | Nation * Peer Group:      | All * Stat | e = 'MO' * Type Includ    | led: Fede | l<br>erally Insured State Cr | edit Union     |
| OTHER REAL ESTATE (Greated)  |   | Count                  |                           |             |                           |            |                           |           | ,                            |                |
| OTHER REAL ESTATE (Greated)  |   | Dec-2016               | Dec-2017                  | % Cha       | Dec-2018                  | % Cha      | Dec-2019                  | % Cha     | Dec-2020                     | % Chg          |
| Counce End Algustation Role  | * OTHER REAL ESTATE (Granted)                                   |                        |                           |             |                           |            |                           |           |                              |                |
| Copen Inch Application Rate plats (CO)   | * Closed End Fixed Rate   | 38,196,102             | 59,081,366                | 54.7        | 81,144,731                | 37.3       | 100,609,640               | 24.0      | 120,296,551                  | 19.6           |
| Commercial Force Force and Other   3,759,672   3,48(17)   7-1   5,280,772   51   2,299,280   50   1,115,41   5,7074A, OTHER REAL SETATE GRANTED   2816 10,098   39,795,411   3,975,414     | * Closed End Adjustable Rate                                    | 3,967,305              | 23,030,788                | 480.5       | 8,210,297                 | -64.4      | 2,879,600                 | -64.9     | 7,220,550                    | 150.7          |
| TOTAL NETWER FRANKESTATE GRANTED   |   |                        |                           |             |                           |            |                           |           |                              | -2.2           |
| TOTAL REPRET AND OTHER [PRINT AND OTHE   |   |                        |                           |             |                           |            |                           |           |                              | -51.3          |
| Section   Temporary Programmer   Section   Temporary   |   |                        |                           |             |                           |            |                           |           |                              | 4.4            |
| RE LOANS SOLD/SERVICED  1,002,081,180  1,002,081,18 |   |                        |                           |             |                           |            |                           |           |                              | 67.7           |
| First Morphigue RE Lorns Sold  |   | 30.12                  | 26.56                     | -11.8       | 26.96                     | 1.5        | 32.66                     | 21.2      | 46.17                        | 41.4           |
| Suffered May REL Loanes Sold Firest May REL Loanes Contended)   76.72   61.94   14.93   50.00   47   61.51   4.2   63.06   |   |                        |                           |             |                           |            |                           |           |                              |                |
| MAT of Mortgage Servicing Rights (18.18).6416   18.404.094   15   20.031.224   16   2.338.0606   19   5   4.338.0606   18    Mortgage Servicing Rights (18.18).6410   1.338.0610   1.338.0610   1.338.0610   1.388.06 |   |                        |                           |             |                           |            |                           |           |                              | 85.8           |
| Distanting RE Loans Sold But Revised   3,40,095,500   3,719,13,001   6,8   3,394,300,100   8,8   4,246,13,007   8,1   4,956,444,055  |   |                        |                           |             |                           |            |                           |           |                              | 2.9            |
| 1.00      |   |                        |                           |             |                           |            |                           |           |                              | 81.2           |
| Security   Company   Com   |   |                        |                           |             |                           |            |                           |           |                              | 7.1<br>68.5    |
| STEMPLE   Long   CEV.   MEL  |   | 1.33                   | 1.30                      | -2.3        | 1.32                      | 1.8        | 1.46                      | 10.6      | 2.46                         | 68.5           |
| RE. L. nai do Commercia Les   \$0,000,045   30,818,700   1,34   373,249,156   22 9   472,901,877   26.5   670,849,943   2 PREVESES MORTGAGES   0   0   N/A   |   | 1 225 204 007          | 4 460 624 750             | 0.4         | 1 400 204 527             | 2.0        | 1 567 202 252             | F 2       | 1 620 001 006                | 4.6            |
| REVERSE MORTGAGES Proceasily Insured from Equity Convension Mortgage (HECM) 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0   |   |                        |                           |             |                           |            |                           |           |                              | 4.5            |
| Federally Instanced Florine Equity Conversion Mortgage (FECM)  |   | 350,800,645            | 303,818,760               | -13.4       | 3/3,249,156               | 22.9       | 4/2,301,6//               | 20.5      | 570,845,943                  | 20.9           |
| Proprietary Reverse Mortgage   0   0   NA   NA  |   | ^                      | ^                         | NI/A        | ^                         | NI/A       | ^                         | NI/A      | ^                            | N/A            |
| Total Reverse Mortgages  |   |                        |                           |             |                           |            |                           |           |                              |                |
| RELOAN TORS OUTSTANDING  TOR OTHER Midtings PEL Come  3 35,597,288   33,070,119   16,5   32,769,812   0,9   28,923,37   116   24,970,283   1.1    TOR OTHER REL Come  4 4,959,349   4,801,826   7-2   4,748,110   3.2   5,601,380   18.0   5,517,984    TOR OTHER TEL Come  4 4,556,937   37,871,945   15,5   37,569,22   0,4   34,553,997   7-9   30,888,247   1.1    TOR REL Come Also Reported as Commercial Loans   3,891,880   1,747,245   55,5   622,232   64,4   2,199,600   243,9   4,352,928   10    REL CASNA DELINOURY T = 60 Bays   1,747,245   55,1   622,232   64,4   2,199,600   243,9   4,352,928   10    REL CASNA DELINOURY T = 60 Bays   1,888,991   10,251,776   13,8   15,229,766   49,5   14,784,841   -3,6   10,112,466   3,891,880   1,747,245   1,747 | , , , ,   |                        |                           |             |                           |            |                           |           |                              | N/A            |
| TOR First Midragage RE Loans   |   | U                      | U                         | IN/A        | U                         | IN/A       | 0                         | IN/A      | 0                            | IN/A           |
| TOR Other RE Leans   |   | 20 507 200             | 22 070 110                | 16.5        | 22.760.012                | 0.0        | 20 052 227                | 116       | 24 070 202                   | -13.8          |
| Total TDR First and Other RE Loans  44,556,637  37,579,945  1,747,245  55,1  52,232  54,4  2,139,800  23,0  43,52,238  55,1  52,233  54,4  2,139,800  23,0  43,52,238  55,1  52,233  54,4  2,139,800  23,0  4,352,238  55,1  52,233  54,4  2,139,800  23,0  4,352,238  55,1  52,233  54,4  55,1  52,233  54,4  55,1  52,233  54,4  55,1  52,233  54,4  54,56,165  55,1  52,233  54,4  54,56,165  56,2233  57,66,165  5  |   |                        |                           |             |                           |            |                           |           |                              | 0.3            |
| TORN REL Loans Also Reported as Commercial Loans <sup>1</sup> 8,891,880   1,747,245   5-5.1   622,232   64.4   2,139,600   243.9   4,382,928   10 Rel Loans Also Relander Services of Loans <sup>1</sup> Rel Loans DelinoUestr − e0 Days   |   |                        |                           |             |                           |            |                           |           |                              | -11.5          |
| REAL ESTATE LOAN DELINQUENTY = 60 Days  First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)  First Mortgage Rate (fact (includes Balloon/Hybrids > 5 yrs)  First Mortgage Rate (fact (includes Balloon/Hybrids > 5 yrs)  First Mortgage Rate (includes Balloon/Hybrids > 5 yrs)  First Mortgage Rate (includes Balloon/Hybrids > 5 yrs)  First Mortgage Rate (includes Balloon/Hybrids > 5 yrs)  Dimer RE. Fixed Rate  703.403 3.461 834 39.22 1 1,671,123 5-17 1,141,184 -156 9.82,324 -3  Dimer RE. Fixed Rate  1071A. DEL. RE DELINQUENT > 60 Days  20.612,149 15,696,307 4.4 27,402,512 39.1 25,74,650 -6.0 2,20,103,67 -2  DELINQUENT 30 to 59 Days  20.612,149 15,696,307 4.4 27,402,512 39.1 25,74,650 -6.0 2,010,367 -2  DELINQUENT 30 to 59 Days  30.618,608 36,379,341 6.9 22,670,329 10.2 38,277,46 17.2 25,512,043 -3  Other E. Solo Solo Days  30.618,608 36,379,341 6.9 32,670,329 10.2 38,277,46 17.2 25,512,043 -3  Other E. Solo Solo Days  30.622,180 43,566,196 9.0 39,995,751 -8.2 45,923,400 14.6 22,7798,384 -3  TOTAL DEL. RE 30 to 59 Days  30.622,180 43,566,196 9.0 39,995,751 -8.2 45,923,400 14.6 27,798,384 -3  TOTAL DEL. RE 30 to 59 Days  30.622,180 43,566,196 9.0 39,995,751 -8.2 45,923,400 14.6 27,798,384 -3  TOTAL DEL. RE 30 to 59 Days  30.622,180 43,566,196 9.0 39,995,751 -8.2 45,923,400 14.6 27,798,384 -3  TOTAL DEL. RE 30 to 59 Days  30.624,176 1.73 -3.0 1.69 1.79 1.68 3.5.5 0.95 4.78,99,751 -3  RE LOANS DELINGUENT > 60 Days  4.760,275 4.096,686 1.19 3.3674,172 1.04 2.480,000 3.5.5 0.95 4.78,99,751 -3  TOTAL DEL RE LOANS DELINGUENT > 60 Days  4.760,275 4.096,686 1.19 3.3674,172 1.04 2.480,000 3.55 5.095 5.095 5.095 5.095 5.005 5. |   |                        | . , . ,                   |             |                           |            |                           |           |                              | 103.4          |
| RE. LOANS DELINQUENT >= 00 Days  |   | 3,091,000              | 1,747,245                 | -55.1       | 022,232                   | -04.4      | 2,139,000                 | 243.9     | 4,352,926                    | 103.4          |
| First Mortgage Fixed Rate (includes BalloonHybrids < 5 yrs)  |   |                        |                           |             |                           |            |                           |           |                              |                |
| First Mortgage Adj Rate (includes Balloon/hybrids < 5 yrs)   |   | 11 000 001             | 10 251 776                | 12.0        | 15 220 766                | 40.5       | 14 704 041                | 2.6       | 10 112 466                   | -31.6          |
| Other RE. Fixed Rate   |   |                        |                           |             |                           |            | , . , .                   |           |                              | -9.7           |
| Combor RE. Adj. Rate   2.110.055   1.535.635   2.72   3.60.142   134.6   3.530.797   2.0   3.621.466   2.0101.367   2.0    |   |                        |                           |             |                           |            |                           |           |                              | -34.4          |
| TOTAL DEL R. DELINOUENT >= 60 Days   2,612,149   19,863,307   4.4   27,402,512   39,1   25,754,650   6.0   20,101,367   2.0  |   |                        |                           |             |                           |            |                           |           |                              | 2.6            |
| DELINOUENT 30 to 59 Days   |   |                        |                           |             |                           |            |                           |           |                              | -22.0          |
| First Mortgage   | ·   | 20,012,149             | 19,090,307                | -4.4        | 21,402,312                | 39.1       | 25,754,050                | -0.0      | 20,101,307                   | -22.0          |
| Chemic   |   | 3// 018 806            | 36 370 3/1                | 6.0         | 32 670 323                | -10.2      | 38 277 1/16               | 17.2      | 23 512 0/3                   | -38.6          |
| TOTAL DEL RE 20 to 59 Days   39,982,110   43,5661,595   9,0   39,995,751   -8.2   45,923,406   14.8   27,788,384   -3.70TAL DEL RE 20 to NAN ≥ 30 Days   60,594,329   63,262,502   4.4   67,398,263   6.5   71,678,056   6.4   47,899,751   -3.8   |   |                        |                           |             |                           |            |                           |           |                              | -43.9          |
| TOTAL DELINQUENCY RATIOS   60.594.329   63.262.502   4.4   67.398.263   6.5   71.678.056   6.4   47.899,751   -3.3   |   |                        |                           |             |                           |            |                           |           |                              | -39.5          |
| RE LOAN DELINQUENCY RATIOS  RE LOANS DQ >= 80 Days  1.78  1.78  1.73  3.0  1.69  1.9  1.63  3.5  0.95  4.76  RE LOANS DQ >= 80 Days  1.78  1.78  1.73  3.0  1.69  1.79  1.69  1.71  1.70   | •   |                        |                           |             |                           |            |                           |           |                              | -33.2          |
| #R EL LOANS DO ≈ 90 Days   | -   | 00,004,020             | 00,202,002                | 7.7         | 01,000,200                | 0.0        | 7 1,07 0,000              | 0.4       | 41,000,101                   | -00.2          |
| % R.E. LOANS DQ >= 60 Days    DR PEAL ESTATE LOANS DELINQUENT >= 80 Days   |   | 1 78                   | 1 73                      | -3.0        | 1.69                      | -10        | 1.63                      | -3.5      | 0.95                         | -42.0          |
| TOR PERAL ESTATE LOANS DELINQUENT >= 60 Days   |   |                        |                           |             |                           |            |                           |           |                              | -32.2          |
| TOR First Mortgage RE Loans Delinquent >= 60 Days  | •   | 0.00                   | 0.04                      | -11.2       | 0.00                      | 20.1       | 0.00                      | -14.7     | 0.40                         | -02.2          |
| TOR DIFF RE Loans Delinquent ≥ 60 Days   | -   | 4 760 275              | 4 099 668                 | -13.9       | 3 674 172                 | -10.4      | 2 480 608                 | -32.5     | 3 088 553                    | 24.5           |
| Total TDR First and Other RE Loans Delinquent >= 60 Days   |   |                        |                           |             |                           |            |                           |           |                              | -13.2          |
| % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 11.58 12.39 6.9 12.53 1.2 10.21 -18.6 13.07 2 TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 12 462.890 256.847 44.5 0 -100.0 0 N/A |   |                        |                           |             |                           |            |                           |           |                              | 13.3           |
| TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60   A62,890   256,847   -44.5   0   -100.0   0   N/A   0   N/A   0   N/A   TOR RE Lns also Reported as Commercial Loans Delinquent >= 60   Days / Total TDR RE Lns also Reported as Commercial Loans   1.89   14.70   23.6   0.00   -100.0   0.00   N/A   0.0   | % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR  | ., . , .               | 7,                        |             | ,, .                      |            | .,,                       |           | .,,.                         |                |
| Days   12  | 1st and Other RE  | 11.58                  | 12.39                     | 6.9         | 12.53                     | 1.2        | 10.21                     | -18.6     | 13.07                        | 28.0           |
| # TDR RE Lns also Reported as Commercial Loans Delinquent >= 80 Days / Total TDR RE Lns also Reported as Commercial Loans 12 11.89 14.70 23.6 0.00 -100.0 0.00 N/A 0.00 M/A 0. |   |                        |                           |             | _                         |            | _                         |           | _                            |                |
| 11.89  | Days 12   | 462,890                | 256,847                   | -44.5       | 0                         | -100.0     | 0                         | N/A       | 0                            | N/A            |
| 11.89  |   |                        |                           |             |                           |            |                           |           |                              |                |
| # Total 1st Mortgage Lns Charged Off   | 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 |                        |                           |             | _                         |            | _                         |           | _                            |                |
| * Total 1st Mortgage Lns Charged Off   | DEAL FOTATE LOANION OF OUR DOT COME TO THE COME                 | 11.89                  | 14.70                     | 23.6        | 0.00                      | -100.0     | 0.00                      | N/A       | 0.00                         | N/A            |
| **Total 1st Mortgage Lns Recovered 563,107 675,834 20.0 67,765 -90.0 59,740 -11.8 60,583 NET 1st MORTGAGE LN C/Os 1,009,828 260,665 -74.2 238,814 -8.4 316,720 3.2.6 653,643 10 10 10 11 11 11 11 11 11 11 11 11 11  |   | . ==0                  | 000 :                     |             | 200                       | 67 -       | 000 :                     |           | =                            |                |
| *NET 1st MORTGAGE LN C/Os 1,009,828 260,665 -74.2 238,814 -8.4 316,720 32.6 653,543 10  **Net Charge Offs - 1st Mortgage Loans   |   |                        |                           |             |                           |            |                           |           |                              | 89.7           |
| **Net Charge Offs - 1st Mortgage Loans  / Avg 1st Mortgage Loans    O.04   O.01   -75.3   O.01   -14.2   O.01   22.1   O.02   7    Total Other RE Lns Charged Off   1,412,473   1,135,361   -19.6   1,540,353   35.7   708,413   -54.0   496,445   -2    Total Other RE Lns Recovered   415,150   574,514   38.4   596,991   3.9   810,947   35.8   406,308   -4    NET OTHER RE LN C/Os   997,323   560,847   -43.8   943,362   68.2   -102,534   -110.9   90,137   18    Amounts are year-to-date and the related % change ratios are annualized.    Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large to display in the cell   # Means the number is too large and the regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   |                        |                           |             |                           |            |                           |           |                              | 1.4            |
| Avg 1st Mortgage Loans   |   | 1,009,828              | 260,665                   | -/4.2       | 238,814                   | -8.4       | 316,720                   | 32.6      | 653,543                      | 106.3          |
| * Total Other RE Lns Charged Off   |   | 0.04                   | 0.04                      | 75.0        | 0.04                      | -14.0      | 0.04                      | 22.4      | 0.00                         | 77.9           |
| * Total Other RE Lns Recovered 415,150 574,514 38.4 596,991 3.9 810,947 35.8 406,308 4  *NET OTHER RE LN C/Os 997,323 560,847 43.8 943,362 68.2 -102,534 -110.9 90,137 18  **Met Charge Offs Other RE Loans / Avg Other RE Loans  *Amounts are year-to-date and the related % change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 1 (or no annualizing)  # Means the number is too large to display in the cell  **Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  **The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  |   |                        |                           |             |                           |            |                           |           |                              | -29.9          |
| **NET OTHER RE LN C/Os 997,323 560,847 43.8 943,362 68.2 -102,534 -110.9 90,137 18  ***Whet Charge Offs Other RE Loans / Avg Other RE Loans 0.11 0.06 48.3 0.08 50.9 -0.01 -109.8 0.01 18  **Amounts are year-to-date and the related % change ratios are annualized.  ***Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  #**Means the number is too large to display in the cell  ***Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  ***The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   |                        |                           |             |                           |            |                           |           |                              | -29.9<br>-49.9 |
| ** %Net Charge Offs Other RE Loans / Avg Other RE Loans   0.11   0.06   -48.3   0.08   50.9   -0.01   -109.8   0.01   18  'Amounts are year-to-date and the related % change ratios are annualized.  '* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)   |   |                        |                           |             |                           |            |                           |           |                              | -49.9<br>187.9 |
| *Amounts are year-to-date and the related % change ratios are annualized.  *Annualization factor: March = 4; June = 2; September = 1 (or no annualizing)  #Means the number is too large to display in the cell  Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  |   |                        |                           |             |                           |            |                           |           |                              | 187.9          |
| **Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell  #Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   | 0.11                   | 0.06                      | -40.3       | 0.08                      | 50.9       | -0.01                     | -108.0    | 0.01                         | 103.4          |
| # Means the number is too large to display in the cell  Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   | or no annualizina)     |                           |             |                           | -          |                           |           |                              |                |
| Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.   |   | ווי אווועמווZING)      |                           |             |                           |            |                           |           |                              |                |
| <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.  |   | accommodate the result | tony definition of com-   | rial leans  | This policy change may as | use fluot  | ations from prior cycles  |           |                              |                |
|  |   |                        |                           |             |                           | use nuclua | ations from prior cycles. |           |                              |                |
|  |   |                        | equiternents for troubled | ueni restru | ciureu (TDR) IOANS.       |            |                           |           |                              | 13. RELoans 2  |

| Return to cover 03/04/2021   |                           | For Charter :<br>Count of CU : |        |                           |             |                           |                |                           |              |
|--|---------------------------|--------------------------------|--------|---------------------------|-------------|---------------------------|----------------|---------------------------|--------------|
| CU Name: N/A   |                           | Asset Range :                  | N/A    |                           |             |                           |                |                           |              |
| Peer Group: N/A  |                           |                                |        | Nation * Peer Gro         | up: All *   | State = 'MO' * Typ        | e Include      | d: Federally Insur        | ed State     |
|  | Count of C                | U in Peer Group :              | N/A    |                           |             |                           |                |                           |              |
|  | Dec-2016                  | Dec-2017                       | % Chg  | Dec-2018                  | % Chg       | Dec-2019                  | % Chg          | Dec-2020                  | % Chg        |
| COMMERCIAL LOANS   |                           |                                |        |                           |             |                           |                |                           |              |
| Commercial Loans to Members 13   | 366,443,361               | 306,661,554                    | -16.3  | 366,954,467               | 19.7        | 474,471,166               | 29.3           | 538,121,400               | 13.4         |
| Purchased Commercial Loans or Participations to  Nonmembers <sup>13</sup>  | 05 000 440                | 04.040.050                     |        | 44 000 050                | 20.0        | FO 400 000                | 40.0           | 00 040 040                | 70.5         |
| Total Commercial Loans 13  | 35,096,410<br>401,539,771 | 34,810,350<br>341,471,904      |        | 44,866,359<br>411,820,826 |             | 53,498,266<br>527,969,432 | 19.2<br>28.2   | 92,813,243<br>630,934,643 | 73.5<br>19.5 |
| Unfunded Commitments <sup>13</sup>   | 18,718,057                | 15,570,012                     |        |                           |             | 69,804,507                | 56.5           |                           | 1.1          |
| TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1   | 382,821,714               | 341,471,904                    |        | 411,820,826               |             | 527,969,432               | 28.2           | 630,934,643               | 19.5         |
| %(Total Commercial Loans / Total Assets)   | 2.98                      | 2.54                           |        | 2.94                      |             | 3.49                      | 18.8           | 3.45                      |              |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1  |                           |                                |        |                           |             |                           |                |                           |              |
| Number of Outstanding Commercial Loans to Members  Number of Outstanding Purchased Commercial Loans or                             | 2,325                     | 1,199                          | -48.4  | 1,349                     | 12.5        | 1,640                     | 21.6           | 1,802                     | 9.9          |
| Participation Interests to Nonmembers  | 135                       | 125                            | -7.4   | 150                       | 20.0        | 109                       | -27.3          | 150                       | 37.6         |
| Total Number of Commercial Loans Outstanding   | 2,460                     | 1,324                          |        | 1,499                     |             | 1,749                     | 16.7           | 1,952                     | 11.6         |
| REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-  |                           |                                |        |                           |             |                           |                |                           |              |
| Construction and Development   | 13,684,819                | 13,407,167                     |        |                           |             | 29,506,613                | 48.6           | 51,106,543                | 73.2         |
| Farmland Non-Farm Residential Property   | 947,887<br>132,272,305    | 3,699,434<br>N/A               |        | 3,526,752<br>N/A          | -4.7        | 4,144,261<br>N/A          | 17.5           | 12,728,425<br>N/A         | 207.1        |
| Multifamily  | N/A                       | 36,080,883                     |        | 43,026,581                | 19.3        | 80,426,400                | 86.9           | 115,270,496               | 43.3         |
| Owner Occupied, Non-Farm, Non-Residential Property   | 91,676,422                | 141,102,188                    | 53.9   | 158,717,763               | 12.5        | 178,143,579               | 12.2           | 180,550,429               | 1.4          |
| Non-Owner Occupied, Non-Farm, Non-Residential Property   | 124,957,636               | 109,529,087                    |        | 148,127,417               |             | 180,080,824               | 21.6           |                           |              |
| Total Real Estate Secured Commercial Loans   | 363,539,069               | 303,818,759                    | -16.4  | 373,249,156               | 22.9        | 472,301,677               | 26.5           | 570,845,943               | 20.9         |
| NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-<br>MEMBERS) 1  |                           |                                |        |                           |             |                           |                |                           |              |
| Loans to finance agricultural production and other loans to farmers  | 764,214                   | 655,866                        | -14.2  | 782,581                   | 19.3        | 862,670                   | 10.2           | 889,673                   | 3.1          |
| Commercial and Industrial Loans  | 34,193,124                | 34,877,580                     | 2.0    | 35,710,941                | 2.4         | 53,273,192                | 49.2           | 56,634,781                | 6.3          |
| Unsecured Commercial Loans   | 922,317                   | 1,371,089                      | 48.7   | 1,138,169                 |             | 1,093,495                 | -3.9           | 2,265,744                 | 107.2        |
| Unsecured Revolving Lines of Credit (Commercial Purpose)   | 2,121,047                 | 748,610                        |        | 939,979                   |             | 438,398                   | -53.4          | 298,502                   | -31.9        |
| Total Non-Real Estate Secured Commercial Loans   | 38,000,702                | 37,653,145                     | -0.9   | 38,571,670                | 2.4         | 55,667,755                | 44.3           | 60,088,700                | 7.9          |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE   Number - Construction and Development   | 26                        | 23                             | -11.5  | 43                        | 87.0        | 52                        | 20.9           | 54                        | 3.8          |
| Number - Farmland  | 6                         | 14                             |        | 14                        |             | 16                        | 14.3           | 35                        |              |
| Number - Non-Farm Residential Property   | 1,119                     | N/A                            |        | N/A                       |             | N/A                       |                | N/A                       |              |
| Multifamily  | N/A                       | 128                            |        | 138                       |             | 187                       | 35.5           | 249                       |              |
| Number - Owner Occupied, Non-Farm, Non-Residential Property  Number - Non-Owner Occupied, Non-Farm, Non-Residential Property       | 234<br>307                | 312<br>289                     |        | 367<br>302                |             | 395<br>314                | 7.6<br>4.0     | 430<br>363                | 8.9<br>15.6  |
| Total Number of Real Estate Secured Commercial Loans   | 1,692                     | 766                            |        | 864                       |             | 964                       | 11.6           |                           |              |
| Number - Loans to finance agricultural production and other loans to farmers   | 21                        | 17                             |        |                           |             | 24                        | 14.3           | 25                        | 4.2          |
| Number - Commercial and Industrial Loans   | 463                       | 439                            | -5.2   | 531                       |             | 672                       | 26.6           | 664                       | -1.2         |
| Number - Unsecured Commercial Loans  | 35                        | 43                             | 22.9   | 38                        | -11.6       | 38                        | 0.0            | 78                        | 105.3        |
| Number - Unsecured Revolving Lines of<br>Credit (Commercial Purpose)   | 249                       | 59                             | -76.3  | 45                        | -23.7       | 51                        | 13.3           | 54                        | 5.9          |
| Total Number of Non-Real Estate Secured Commercial Loans   | 768                       | 558                            |        | 635                       |             | 785                       | 23.6           | 821                       |              |
| AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1   |                           |                                |        |                           |             |                           |                |                           |              |
| * Member Commercial Loans Granted YTD  | 91,637,561                | 95,183,300                     |        |                           |             | 217,359,822               | 51.3           | 184,883,315               |              |
| * Purchased or Participation Interests to Nonmembers   | 6,180,946                 | 6,599,551                      | 6.8    | 14,495,319                | 119.6       | 25,887,143                | 78.6           | 39,110,853                | 51.1         |
| DELINQUENCY - COMMERCIAL LOANS <sup>2</sup> 30 to 59 Days Delinquent   | 4,213,129                 | 3,200,996                      | -24.0  | 3,594,576                 | 12.3        | 4,681,729                 | 30.2           | 5,335,930                 | 14.0         |
| 60 to 179 Days Delinquent  | 773,843                   | 2,290,001                      |        | 3,732,786                 |             | 937,955                   | -74.9          | 550,243                   |              |
| 180 to 359 Days Delinquent   | 63,957                    | 16,918                         |        | 449,549                   |             | 2,604,179                 | 479.3          | 249,121                   |              |
| > = 360 Days Delinquent  | 856,995                   | 312,344                        |        | 247,901                   | -20.6       | 136,461                   | -45.0          | 140,132                   |              |
| Total Del Loans - All Types (>= 60 Days)   | 1,694,795                 | 2,619,263                      | 54.5   | 4,430,236                 | 69.1        | 3,678,595                 | -17.0          | 939,496                   | -74.5        |
| COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup> % Comm Lns > = 30 Days Delinquent  | 4.54                      | 4 70                           | 40.4   | 4.05                      | 44.0        | 4.50                      | 40 7           | 0.00                      | -37.2        |
| % Comm Lns >= 30 Days Delinquent % Comm Lns >= 60 Days Delinquent (Reportable delinquency)   | 1.54<br>0.44              | 1.70<br>0.77                   |        | 1.95                      |             | 1.58<br>0.70              | -18.7<br>-35.2 | 0.99<br>0.15              |              |
| COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1  | 0.44                      | 5.77                           | 70.0   | 1.00                      | 40.2        | 0.70                      | 55.2           | 0.13                      | 70.0         |
| *Total Comm Lns Charge Offs  | 540,702                   | 1,485,219                      | 174.7  | 326,085                   | -78.0       | 233,092                   | -28.5          | 632,056                   | 171.2        |
| *Total Comm Lns Recoveries   | 136,045                   | 552,451                        | 306.1  | 209,235                   | -62.1       | 44,328                    | -78.8          | 16,478                    | -62.8        |
| AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in  |                           |                                |        |                           |             |                           |                |                           |              |
| Comm Lns above) 1  |                           |                                | 1      |                           |             |                           |                |                           |              |
| % Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)  | 0.00                      | 0.00                           | N/A    | 0.00                      | N/A         | 0.00                      | N/A            | 0.00                      | N/A          |
| MISCELLANEOUS LOAN INFORMATION: 1  |                           |                                |        |                           |             | -                         |                |                           |              |
| Real Estate Loans also Reported as Commercial Loans 1  | 350,800,645               | 303,818,760                    |        | 373,249,156               |             | 472,301,677               | 26.5           | 570,845,943               |              |
| Agricultural Related Commercial Loans  Number of Outstanding Agricultural Related Loans  | 1,712,101                 | 4,355,300                      |        | 4,309,333                 |             | 5,006,931                 | 16.2           | 13,618,098                |              |
| Number of Outstanding Agricultural Related Loans  Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding | 27                        | 31                             | 14.8   | 35                        | 12.9        | 40                        | 14.3           | 60                        | 50.0         |
|  | N/A                       | 3,867,400                      |        | 5,630,693                 | 45.6        | 12,386,299                | 120.0          | 14,823,977                | 19.7         |
| *Commercial Loans and Participations Sold -no servicing rights- YTD  | 140,000                   | C                              | -100.0 | 0                         | N/A         | 1,600,000                 | N/A            | 16,425                    | -99.0        |
| Commercial SBA Loans Outstanding   | 3,804,539                 | 3,929,808                      |        | 3,484,194                 |             | 4,911,347                 | 41.0           | 4,237,625                 | -13.7        |
| Number of Commercial SBA Loans Outstanding Total Member Business Loans - (NMBLB)   | 20<br>366,443,361         | 376,096,064                    |        | 431,812,680               |             | 28<br>541,475,513         | 55.6<br>25.4   |                           | 57.1<br>15.2 |
| %(NMBLB / Total Assets)  | 366,443,361               | 376,096,064                    |        |                           |             |                           | 25.4<br>16.2   |                           |              |
| * Amounts are year-to-date and the related % change ratios are annualized.   | 0.10                      | 2.70                           |        |                           |             |                           |                | 5.41                      |              |
| <sup>1</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the reg                        |                           |                                |        |                           | ations from | prior cycles.             |                |                           |              |
| <sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting                     |                           |                                |        |                           |             |                           |                | 1                         | 1            |

|  | Invo             | stments, Cash, & Cas  | h Equiva | lonte                | П          |                        | 1            |                        | Г          |
|--|------------------|-----------------------|----------|----------------------|------------|------------------------|--------------|------------------------|------------|
| Return to cover  | inve             | For Charter :         |          | lents                |            |                        |              |                        |            |
| 03/04/2021   |                  | Count of CU :         |          |                      |            |                        |              |                        |            |
| CU Name: N/A   |                  | Asset Range :         |          |                      |            |                        |              |                        |            |
| Peer Group: N/A  |                  |                       |          | Nation * Peer Group: | All * Stat | e = 'MO' * Type Includ | ed: Fede     | rally Insured State Cr | redit      |
|  | Count            | of CU in Peer Group : | N/A      |                      |            |                        |              |                        |            |
|  | Dec-2016         | Dec-2017              | % Chg    | Dec-2018             | % Chg      | Dec-2019               | % Chg        | Dec-2020               | % Chg      |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS                                   |                  |                       |          |                      |            |                        |              |                        |            |
| ASC 320 CLASS. OF INVESTMENTS  |                  |                       |          |                      |            |                        |              |                        |            |
| Held to Maturity < 1 yr  | 15,827,818       | 22,110,901            |          | 10,789,292           | -51.2      | 7,256,506              | -32.7        | N/A                    |            |
| Held to Maturity 1-3 yrs   | 71,355,764       | 49,184,492            |          | 52,620,938           | 7.0        | 80,621,962             | 53.2         | N/A                    |            |
| Held to Maturity 3-5 yrs   | 22,469,921       | 29,610,711            |          | 44,084,252           | 48.9       | 6,516,166              | -85.2        | N/A                    |            |
| Held to Maturity 5-10 yrs  | 8,968,307        | 8,288,917             |          | 5,457,112            | -34.2      | 3,809,563              | -30.2        | N/A                    |            |
| Held to Maturity 3-10 yrs  | N/A              | N/A                   |          | N/A                  |            | N/A                    | 400.0        | N/A                    | ļ          |
| Held to Maturity > 10 yrs TOTAL HELD TO MATURITY                                   | 0                | 109,195,021           |          | 137,988              | N/A        | 00.004.407             | -100.0       | N/A<br>N/A             |            |
| Allowance for Credit Losses on Held to Maturity Securities                         | 118,621,810      | 109,195,021           | -7.9     | 113,089,582          | 3.6        | 98,204,197             | -13.2        | N/A                    |            |
| (if ASC 326 has been adopted)  | 0                | 0                     | N/A      | 0                    | N/A        | 0                      | N/A          | 0                      | N/A        |
| Available for Sale < 1 yr  | 261,845,175      | 257,113,685           | -1.8     | 259,726,344          | 1.0        | 395,889,624            | 52.4         | N/A                    |            |
| Available for Sale 1-3 yrs   | 601,525,640      | 605,087,015           |          | 643,520,817          | 6.4        | 638,316,223            | -0.8         | N/A                    |            |
| Available for Sale 3-5 yrs   | 919,306,479      | 875,587,477           | -4.8     | 679,422,831          | -22.4      | 472,483,802            | -30.5        | N/A                    |            |
| Available for Sale 5-10 yrs  | 143,662,262      | 106,340,830           |          | 129,139,920          | 21.4       | 126,275,867            | -2.2         | N/A                    |            |
| Available for Sale 3-10 yrs  | N/A              | N/A                   |          | N/A                  |            | N/A                    |              | N/A                    |            |
| Available for Sale > 10 yrs  | 5,602,792        | 1,191,876             |          | 4,210,529            | 253.3      | 1,449,701              | -65.6        | N/A                    | 1          |
| TOTAL AVAILABLE FOR SALE   | 1,931,942,348    | 1,845,320,883         | -4.5     | 1,716,020,441        | -7.0       | 1,634,415,217          | -4.8         | N/A                    |            |
| Trading < 1 year   | 0                | 0                     | N/A      | 0                    | N/A        | 0                      | N/A          | N/A                    |            |
| Trading 1-3 years  | 0                | 0                     | N/A      | 0                    | N/A        | 0                      | N/A          | N/A                    |            |
| Trading 3-5 years  | 0                | 0                     | N/A      | 0                    | N/A        | 0                      | N/A          | N/A                    |            |
| Trading 5-10 years   | 20,371,499       | 18,421,102            |          | 0                    | -100.0     | 67,831,186             | N/A          | N/A                    |            |
| Trading 3-10 years   | N/A              | N/A                   |          | N/A                  |            | N/A                    |              | N/A                    |            |
| Trading > 10 years   | 0                | 0                     |          | 0                    | N/A        | 0                      | N/A          | N/A                    |            |
| TOTAL TRADING  | 20,371,499       | 18,421,102            | -9.6     | 0                    | -100.0     | 67,831,186             | N/A          | N/A                    |            |
| Equity Securities <= 1 Year  | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 2,165,247              | N/A        |
| Equity Securities > 1-3 Years  | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 2,231,680              | N/A        |
| Equity Securities > 3-5 Years  | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 0                      | N/A        |
| Equity Securities > 5-10 Years   | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 24,729,400             | N/A        |
| Equity Securities > 10 Years   | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 0 400 007              | N/A        |
| TOTAL EQUITY SECURITIES  | N/A              | N/A                   |          | N/A                  |            | U                      |              | 29,126,327             | N/A        |
| Trading Debt Securities <= 1 Year  | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 0                      | N/A        |
| Trading Debt Securities > 1-3 Years  | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 0                      | N/A        |
| Trading Debt Securities > 3-5 Years  | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 0                      |            |
| Trading Debt Securities > 5-10 Years   | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 77,823,105             |            |
| Trading Debt Securities > 10 Years TOTAL TRADING DEBT SECURITIES                   | N/A<br>N/A       | N/A<br>N/A            |          | N/A<br>N/A           |            | 0                      |              | 77,823,105             | N/A<br>N/A |
| TOTAL TRADING DEBT SECORTIES   | IN/A             | IN/A                  | 1        | IN/A                 |            | 0                      |              | 77,023,103             | INA        |
| Available-for-Sale Debt Securities <= 1 Year                                       | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 570,401,425            | N/A        |
| Available-for-Sale Debt Securities > 1-3 Years                                     | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 1,006,353,571          | N/A        |
| Available-for-Sale Debt Securities > 3-5 Years                                     | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 492,226,056            | N/A        |
| Available-for-Sale Debt Securities > 5-10 Years                                    | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 379,577,787            | N/A        |
| Available-for-Sale Debt Securities > 10 Years                                      | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 12,428,374             | N/A        |
| AVAILABLE-FOR-SALE-DEBT SECURITIES   | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 2,460,987,213          | N/A        |
| Held-to-Maturity Debt Securities <= 1 Year   | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 31,592,716             | N/A        |
| Held-to-Maturity Debt Securities > 1-3 Years                                       | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 94,646,756             | N/A        |
| Held-to-Maturity Debt Securities > 3-5 Years                                       | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 20,182,920             |            |
| Held-to-Maturity Debt Securities > 5-10 Years                                      | N/A              | N/A                   |          | N/A                  |            | 0                      |              | 2,348,120              | N/A        |
| Held-to-Maturity Debt Securities > 10 Years TOTAL HELD-TO-MATURITY DEBT SECURITIES | N/A<br>N/A       | N/A<br>N/A            |          | N/A<br>N/A           |            | 0                      |              | 976,087<br>149,746,599 | N/A<br>N/A |
| Allowance for Credit Losses on Held to Maturity                                    | IN/A             | IN/A                  |          | IN/A                 |            | U                      |              | 149,740,399            | IN/A       |
| Debt Securities (if ASC 326 has been adopted)                                      | 0                | 0                     | N/A      | 0                    | N/A        | 0                      | N/A          | 0                      | N/A        |
| Other Investments < 1 yr   | 1,159,458,097    | 1,061,188,136         | -8.5     | 981,244,214          | -7.5       | 1,320,174,578          | 34.5         | 2,470,959,819          | 87.2       |
| Other Investments 1-3 yrs  | 292,691,815      | 306,291,831           |          | 295,692,087          | -3.5       | 285,621,246            | -3.4         | 265,108,055            | -7.2       |
| Other Investments 3-5 yrs  | 96,153,920       | 84,686,534            |          | 66,111,841           | -21.9      | 49,472,855             | -25.2        | 76,185,321             | 54.0       |
| Other Investments 5-10 yrs   | 10,138,433       | 9,435,955             |          |                      | -39.5      | 3,110,638              | -45.5        | 6,401,894              | 105.8      |
| Other Investments 3-10 yrs   | N/A              | N/A                   |          | N/A                  |            | N/A                    |              | N/A                    | ļ          |
| Other Investments > 10 yrs   | 486,724          | 1,701,262             |          | 2,195,544            | 29.1       | 3,029,430              | 38.0         | 3,264,970              | 7.8        |
| TOTAL Other Investments  | 1,558,928,989    | 1,463,303,718         | -6.1     | 1,350,955,265        | -7.7       | 1,661,408,747          | 23.0         | 2,821,920,059          | 69.9       |
| MATURITIES:  |                  |                       |          |                      |            |                        |              |                        |            |
| Total Investments < 1 yr   | 1,437,131,090    | 1,340,412,722         |          | 1,251,759,850        | -6.6       | 1,723,320,708          | 37.7         | 3,075,119,207          | 78.4       |
| Total Investments 1-3 yrs  | 965,573,219      | 960,563,338           |          | 991,833,842          | 3.3        | 1,004,559,431          | 1.3          | 1,368,340,062          | 36.2       |
| Total Investments 3-5 yrs  | 1,037,930,320    | 989,884,722           |          | 789,618,924          | -20.2      | 528,472,823            | -33.1        | 588,594,297            | 11.4       |
| Total Investments 5-10 yrs   | 183,140,501      | 142,486,804           |          | 140,308,611          | -1.5       | 201,027,254            | 43.3         | 490,880,306            | 144.2      |
| Total Investments 3-10 yrs Total Investments > 10 yrs                              | N/A<br>6,089,516 | N/A<br>2,893,138      |          | N/A<br>6,544,061     | 126.2      | N/A<br>4,479,131       | -31.6        | N/A<br>16,669,431      | 272.2      |
| Total Investments > 10 yrs   | 3,629,864,646    | 3,436,240,724         |          | 3,180,065,288        | -7.5       | 3,461,859,347          | -31.6<br>8.9 | 5,539,603,303          | 60.0       |
|  |                  |                       |          |                      |            |                        |              |                        |            |
| # Means the number is too large to display in the cell                             | 0,020,001,010    | 0,400,240,724         | 0.0      | 2,100,000,000        |            | -, -, -, -, -          |              | .,,,                   |            |

| Per Charge   Per   |  |                          | Other Investment In | formation |                     |             |  |           |   |           |
|--|--|--------------------------|---------------------|-----------|---------------------|-------------|--|-----------|---|-----------|
| Column   MA  |  |                          | For Charter :       | N/A       |                     |             |  |           |   |           |
| Control   Cont   |  |                          |                     |           |                     |             |  |           |   |           |
| Count of CU in Peer Origins   No.   Dec 2019   Schip   Dec 2019   Dec    |  |                          |                     |           | Nation * Peer Group | : All * Sta | <br>  te = 'MO' * Type Incl  | uded: Fe  | derally Insured State                   | Credit    |
| NOSSTRANT SUMMAY:  NULL Caustrates for (nethode in US Gen's Cellipations)  10.742,477 2.869,035 -75. 2.907,005  | Tool Group. NA   | Count o                  |                     |           | itation 1 cer Group | . All Ott   | The months of th | uucu. r c | deruny moureu otate                     | Grount    |
| NOSSTRANT SUMMAY:  10. ACQUIRTIES CONTINUED TO THE CONTINUE TO THE C |  |                          | •                   |           |                     |             |  |           |   |           |
| Total TPIC Houses Guarantees Notes   0   | INVESTMENT SUMMARY:  | Dec-2016                 | Dec-2017            | % Chg     | Dec-2018            | % Chg       | Dec-2019   | % Chg     | Dec-2020                                | % Chg     |
| All Other US Government Obligations  |  |                          |                     |           |                     |             |  |           |   |           |
| TOTAL US OVERNMENT OBJOACHONS  |  |                          |                     |           |                     |             |  |           |   |           |
| Agency/OSE Delft instruments (incl backed by mortgages) 717,788,374 083,224.50 1:0.0 \$21,807.988 1:13.5 \$481,525,516 .77 \$581,158,887 9.0 Apency/OSE Mortgage-Boaced Securities 11,809,001,140 11,901,903,770 1:18 1,040,001,324 1:0.2 \$707,003,901 47 121,800,500 97 2.488,800,500 1.78   |  |                          |                     |           |                     |             |  |           |   |           |
| Common   C   | TOTAL U.S. GOVERNIMENT OBLIGATIONS   | 105,106,650              | 127,457,723         | 21.3      | 155,103,170         | 21.7        | 150,172,063  | 0.7       | 11,000,202                              | -50.1     |
| TOTAL FEBRAL AGENCY SECURTIES  1.89.752.700   1.742.90.032   7.72   1.052.498.300   -113   1.462.098.358   7.1   2.462.013.70   2.49.01.577   2.79.01.577    | Agency/GSE Debt Instruments (not backed by mortgages)                            | 717,788,374              | 603,224,562         | -16.0     | 521,607,988         | -13.5       | 481,524,516  | -7.7      | 568,155,867                             | 18.0      |
| Securities Resumed by States and Political Subdivision in the U.S.   | Agency/GSE Mortgage-Backed Securities  | 1,180,963,746            | 1,159,135,770       | -1.8      | 111-                | -10.2       | 970,573,839  | -6.7      |   |           |
| Providery Insued Mortgage-Related Securities   0   0   NA   0      |  |                          |                     |           |                     |             |  |           |   |           |
| Provestip Issued Securities (FOLD only)   0  |  |                          |                     |           |                     |             |  |           |   |           |
| Privately Netrograph Selected Securities (FISLS Only)   698,674   425,001   38.8   246,402   42.1   39.386   34.0   30.006   23.8  |  |                          |                     |           |                     |             |  |           |   |           |
| TOTAL OTHER MORTGAGE-BACKED SECURITES  |  |                          |                     |           |                     |             |  |           |   |           |
| Common Trusts   3,510,277   3,524,192   0.4   3,433,669   2.6   3,356,581   3.6   3,638,486   2.7  |  |                          |                     |           |                     |             |  |           |   |           |
| Common Trusts   3,510,277   3,524,192   0.4   3,433,669   2.6   3,356,581   3.6   3,638,486   2.7  |  |                          | ,                   |           |                     |             |  |           | ,                                       |           |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS  3,730,442  8,687,802  10  0 NA  |  |                          |                     |           |                     |             |  |           |   |           |
| Bank Issued FDIC-Guaranteed Bonde 0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA   |  |                          |                     |           |                     |             |  |           |   |           |
| MONTGAGE RELATED SECURITIES  |  | , ,                      |                     |           |                     |             |  |           |   |           |
| Collaborative Mortgage Chilgatones   |  |                          | 0                   | IN/A      | 0                   | IN/A        | 0  | IN/A      | 0                                       | IN/A      |
| OTHER INVESTMENT INFORMATION:  |  | 456,348,742              | 457,469,685         | 0.2       | 302,498,237         | -33.9       | 348,733,267  | 15.3      | 673,956,153                             | 93.3      |
| Non-Morgage Related Securities Will Embedded Options or Complex Coupper Formulas  0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA Non-Morgage Related Securities Will Muturities - 3 Yrs 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 0   |  | 182,461,623              | 231,697,664         | 27.0      | 248,863,099         | 7.4         | 241,303,057  | -3.0      | 459,896,600                             | 90.6      |
| O   N/A   O      |  |                          |                     |           |                     |             |  |           |   |           |
| Non-Mortgage Related Securities With Maturities > 3 Yrs  |  |                          | 0                   | NI/A      | 0                   | NI/A        | 0  | NI/A      | 0                                       | NI/A      |
| Without Embedded Options or Complex Coupon Formulas  |  | U                        | 0                   | IN/A      | 0                   | IN/A        | U  | IN/A      | U                                       | IN/A      |
| Deposits/Shares per 703.10(a)  |  | 0                        | 0                   | N/A       | 0                   | N/A         | 0  | N/A       | 0                                       | N/A       |
| Market Value of Investments Purchased Under  |  |                          |                     |           |                     |             |  |           |   |           |
| Investment Pilot Program (703.19)  |  | 0                        | 0                   | N/A       | 0                   | N/A         | 0  | N/A       | 0                                       | N/A       |
| Fair Value of Total Investments   3,830,295,808   3,434,984,459   5.4   3,177,831,215   7.5   3,462,520,718   9.0   5,541,989,200   60.1   |  |                          | 0                   | N/A       | 0                   | NI/A        | 0  | NI/A      | 0                                       | NI/A      |
| Investment Repurchase Agreements  0  |  |                          |                     |           |                     |             | ·  |           |   |           |
| To Positive Arbitrage   12,820,488   0,-100.0   0, NA   0, N   |  |                          |                     |           |                     |             |  |           |   |           |
| Cash on Deposit in Corporate Credit Unions   138,861,044   125,494,471   9.6   109,190,803   -13.0   156,891,558   43.7   377,611,421   140.7  |  |                          |                     |           |                     |             |  |           |   |           |
| Cash on Deposit in Other Financial Institutions 625,332,102 604,075,196 -3.4 555,381,885 -8.1 386,712,285 -30.4 536,953,877 38.9 CUSO INFORMATION  Value of Investments in CUSO 49,550,647 46,887,762 -5.4 41,502,091 -11.5 45,619,404 9.9 56,047,408 27.2 CUSO Ioans 581,277 300,000 448.4 9,999,994 3,233.3 6,398,611 -30.6 3,584,109 48.3 Aggregate cash outlays in CUSO 23,730,960 22,795,773 -3.9 22,593,065 -0.9 31,501,582 39.4 32,008,997 Investments Deposit on the Company of Certificates Purchased 181,543,795 158,639,065 -12.6 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 CREDT UNION INVESTMENT PROGRAMS  Mortgage Processing 22 23 4.5 22 4.3 21 4.5 21 0.0 Approved Mortgage Seller 18 20 11.1 20 0.0 20 0.0 21 5.0 Borrowing Repurchase Agreements 1 0 -100.0 1 1 N/A 1 1 0.0 1 1 0.0 Erokement Divorsity (all deposits acquired through 3rd party) 3 2 -33.3 4 100.0 4 0.0 4 0.0 1 0.0 Investment Pilot Program 0 0 N/A 0 N |  |                          |                     |           |                     |             |  |           |   |           |
| Value of Investments in CUSO   |  |                          |                     |           |                     |             |  |           |   |           |
| Value of Investments in CUSO   | "  | 023,332,102              | 004,073,190         | -5.4      | 333,361,003         | -0.1        | 300,712,203  | -30.4     | 330,933,077                             | 30.9      |
| Aggregate cash outlays in CUSO 23,730,960 22,795,773 3.9 22,593,065 -0.9 31,501,582 39.4 32,008,987 1.6 Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)¹ 0 0 N/A 1,281,748 N/A 1,319,011 2.9 0 1-100,0 Outstanding Balance of Brokered CDs and Share Certificates Purchased 181,543,795 158,639,065 -12.6 156,482,012 -1.4 204,814,345 30.9 266,788,142 30.3 CREDIT UNION INVESTMENT PROGRAMS Mortgage Processing 22 23 4.5 22 -4.3 21 4.5 21 0.0 Approved Mortgage Seller 188 20 11.1 20 0.0 20 0.0 21 50.0 Borrowing Repurchase Agreements 1 0 0-100.0 1 N/A 1,00 1 1 N/A 1 0.0 0 0 0   |  | 49,550,647               | 46,887,762          | -5.4      | 41,502,091          | -11.5       | 45,619,404   | 9.9       | 58,047,408                              | 27.2      |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)   | CUSO loans   |                          |                     |           |                     | 3,233.3     |  | -30.6     | 3,584,109                               |           |
| Outstanding Balance of Brokered CDs and Share Certificates Purchased  181,543,795  158,639,065  -12.6  156,482,012  -1.4  204,814,345  30.9  266,788,142  30.3  27  20.0   | Aggregate cash outlays in CUSO   | 23,730,960               | 22,795,773          | -3.9      | 22,593,065          | -0.9        | 31,501,582   | 39.4      | 32,008,987                              | 1.6       |
| Outstanding Balance of Brokered CDs and Share Certificates Purchased  181,543,795  158,639,065  -12.6  156,482,012  -1.4  204,814,345  30.9  266,788,142  30.3  27  20.0   | L N A H C H T FOUND NOUN DOD (CON ONLY)  |                          |                     |           | 1 001 710           |             | 4 0 4 0 0 4 4  |           |   |           |
| Certificates Purchased   181,543,795   158,639,065   -12.6   156,482,012   -1.4   204,814,345   30.9   266,788,142   30.3  | , ,  | 0                        | U                   | N/A       | 1,281,748           | N/A         | 1,319,011  | 2.9       | 0                                       | -100.0    |
| CREDIT UNION INVESTMENT PROGRAMS   |  | 181.543.795              | 158.639.065         | -12.6     | 156.482.012         | -1.4        | 204.814.345  | 30.9      | 266,788,142                             | 30.3      |
| Approved Mortgage Seller   | CREDIT UNION INVESTMENT PROGRAMS   | ,                        | ,,                  | 1-14      | ,                   |             | == 1,= 1 1,= 1   |           | ======================================= |           |
| Borrowing Repurchase Agreements 1 0 -100.0 1 N/A 1 0.0 1 0.0 1 0.0 Brokered Deposits (all deposits acquired through 3rd party) 3 2 -33.3 4 100.0 4 0.0 4 0.0 4 0.0 Investment Pilot Program 0 0 N/A 0  |  |                          |                     |           |                     |             |  |           |   |           |
| Brokered Deposits (all deposits acquired through 3rd party)   3   2   -33.3   4   100.0   4   0.0   4   0.0  |  |                          |                     |           |                     |             |  |           |   |           |
| Investment Pilot Program  0  |  |                          |                     |           |                     |             |  |           |   |           |
| Investments Not Authorized by FCU Act (SCU only)  2 2 2 0.0 2 0.0 2 0.0 2 0.0  Deposits and Shares Meeting 703.10(a)  0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A  Brokered Certificates of Deposit (investments)  33 32 -3.0 31 -3.1 33 6.5 36 9.1  Charitable Donation Accounts  0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A  RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE  BENEFIT PLANS OR DEFERRED COMPENSATION PLANS  Securities  21,751,020 18,965,463 -12.8 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0  Other Investments  6,655,608 24,340,965 265.7 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4  Other Assets  10tal Assets Used to Fund Employee Benefit Plans or Deferred  Compensation Agreements  155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1  1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.  # Means the number is too large to display in the cell  |  |                          |                     |           |                     |             |  |           |   |           |
| Deposits and Shares Meeting 703.10(a) 0 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A Brokered Certificates of Deposit (investments) 33 32 -3.0 31 -3.1 33 6.5 36 9.1 Charitable Donation Accounts 0 N/A 0 |  |                          |                     |           |                     |             |  |           |   |           |
| Charitable Donation Accounts   0   0   N/A     |  |                          |                     |           |                     |             |  |           |   |           |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS  Securities 2 21,751,020 18,965,463 -12.8 41,774,971 120.3 68,423,348 63.8 82,802,327 21.0  Other Investments 6,655,608 24,340,965 265.7 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4  Other Assets 126,865,370 116,433,115 -8.2 141,546,506 21.6 141,348,411 -0.1 170,033,270 20.3  Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1  1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.  # Means the number is too large to display in the cell   |  |                          |                     |           |                     |             |  |           |   |           |
| Securities   21,751,020   18,965,463   -12.8   41,774,971   120.3   68,423,348   63.8   82,802,327   21.0  |  | 0                        | 0                   | N/A       | 0                   | N/A         | 0  | N/A       | 0                                       | N/A       |
| Securities   21,751,020   18,965,463   -12.8   41,774,971   120.3   68,423,348   63.8   82,802,327   21.0  |  |                          |                     |           |                     |             |  |           |   |           |
| Other Investments 6,655,608 24,340,965 265.7 6,181,718 -74.6 5,718,824 -7.5 6,027,103 5.4 Other Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.   |  | 21,751,020               | 18,965,463          | -12.8     | 41,774,971          | 120.3       | 68,423,348   | 63.8      | 82,802,327                              | 21.0      |
| Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements  155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1  1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.  # Means the number is too large to display in the cell   |  |                          |                     |           |                     |             |  |           |   |           |
| Compensation Agreements 155,271,998 159,739,543 2.9 189,503,195 18.6 215,490,583 13.7 258,862,700 20.1 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. # Means the number is too large to display in the cell   |  |                          |                     |           |                     |             |  |           |   |           |
| 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.  # Means the number is too large to display in the cell   |  | 45                       |                     |           |                     |             | 0/   |           | 050 000 500                             |           |
| # Means the number is too large to display in the cell   | Compensation Agreements  | 155,271,998              | 159,739,543         | 2.9       | 189,503,195         | 18.6        | 215,490,583  | 13.7      | 258,862,700                             | 20.1      |
| # Means the number is too large to display in the cell   | 1/ Prior to March 31, 2014, this item included investments purchased for employe | ee benefit/deferred comr | pensation plans.    |           |                     | l .         |  | I .       |   |           |
|  |  |                          | ,                   |           |                     |             |  |           |   |           |
|  |  |                          |                     |           |                     |             |  |           | 16.Oth                                  | erinvinfo |

| eturn to cover   | Supplemental Shar |                      |       |                     |             |                        |           |                       |        |
|--|-------------------|----------------------|-------|---------------------|-------------|------------------------|-----------|-----------------------|--------|
|  |                   | For Charter :        |       | leet, & Bollowings  |             |                        |           |                       |        |
| 3/04/2021  |                   | Count of CU :        |       |                     |             |                        |           |                       |        |
| U Name: N/A  |                   | Asset Range :        |       |                     |             |                        |           |                       |        |
| eer Group: N/A   |                   |                      |       | Nation * Peer Group | : All * Sta | te = 'MO' * Type Inclu | ıded: Fed | derally Insured State | Credit |
|  | Count o           | f CU in Peer Group : | N/A   |                     |             |                        |           |                       |        |
|  |                   |                      |       |                     |             |                        |           |                       |        |
|  | Dec-2016          | Dec-2017             | % Chg | Dec-2018            | % Chg       | Dec-2019               | % Chg     | Dec-2020              | % Chg  |
| UPPLEMENTAL SHARES/DEPOSITS (included in total Shares):                                  |                   |                      |       |                     |             |                        |           |                       |        |
| ccounts Held by Member Public Units  | 1,393,985         | 3,400,600            | 143.9 |                     | -58.5       | 4,608,075              | 226.9     | 1,978,037             | -57.1  |
| ccounts Held by Nonmember Public Units   | 1,729,535         | 8,222,612            | 375.4 | 1,914,394           | -76.7       | 2,086,039              | 9.0       | 2,481,798             | 19.0   |
| mployee Benefit Member Shares  | 22,191,319        | 22,081,557           | -0.5  | 34,627,568          | 56.8        | 27,730,953             | -19.9     | 30,514,118            | 10.0   |
| mployee Benefit Nonmember Shares   | 0                 | 0                    | N/A   | 0                   | N/A         | 0                      | N/A       | 0                     | N/A    |
| 29 Plan Member Deposits  | 0                 | 0                    | N/A   | 0                   | N/A         | 0                      | N/A       | 0                     | N/A    |
| lon-dollar Denominated Deposits  | 0                 | 0                    | N/A   | 0                   | N/A         | 0                      | N/A       | 0                     | N/A    |
| lealth Savings Accounts  | 26,265,171        | 29,762,725           | 13.3  | 33,458,629          | 12.4        | 37,283,534             | 11.4      | 41,934,341            | 12.5   |
| ollar Amount of Share Certificates >= \$100,000  | 480,272,569       | 544,188,997          | 13.3  | 531,588,965         | -2.3        | 716,791,374            | 34.8      | 746,667,042           | 4.2    |
| ollar Amount of IRA/Keogh >= \$100,000   | 293,622,367       | 276,532,323          | -5.8  | 266,674,751         | -3.6        | 325,883,457            | 22.2      | 320,108,811           | -1.8   |
| ollar Amount of Share Drafts Swept to Regular Shares or                                  |                   |                      |       |                     |             |                        |           |                       |        |
| Money Market Accounts  | 0                 | 0                    | N/A   | 0                   | N/A         | 0                      | N/A       | 0                     | N/A    |
| commercial Share Accounts  | 210,176,031       | 308,237,597          | 46.7  | 352,975,706         | 14.5        | 451,649,775            | 28.0      | 744,454,794           | 64.8   |
| legative Shares as Included in All Other Unsecured Loans/Lines of Credit                 | 6,263,090         | 6,517,312            | 4.1   | 7,649,812           | 17.4        | 7,564,096              | -1.1      | 5,541,977             | -26.7  |
| AVING MATURITIES   |                   |                      |       |                     |             |                        |           |                       |        |
| < 1 year   | 9,969,904,623     | 10,327,540,539       | 3.6   | 10,787,724,381      | 4.5         | 11,570,744,577         | 7.3       | 14,599,106,951        | 26.2   |
| 1 to 3 years   | 671,100,197       | 767,627,235          | 14.4  |                     | -3.8        | 800,378,746            | 8.4       | 704,892,724           | -11.9  |
| > 3 years  | 362,583,095       | 389,395,697          | 7.4   |                     | 3.3         | 494,259,155            | 22.9      | 472,560,334           | -4.4   |
| otal Shares & Deposits   | 11,003,587,915    | 11,484,563,471       | 4.4   |                     | 3.9         |                        | 7.9       | 15,776,560,009        |        |
| NSURANCE COVERAGE OTHER THAN NOUSIF  | , ,               | , , ,                |       | ,,                  |             | , ,                    |           | ,,                    |        |
| hare/Deposit Insurance Other than NCUSIF   | 7                 | 7                    | 0.0   | 7                   | 0.0         | 9                      | 28.6      | 9                     | 0.0    |
| iollar Amount of Shares/Deposits Covered by Additional/Alternate                         | 33,651,660        | 32.548.467           | -3.3  |                     | 4.6         | 45,839,568             | 34.6      | 62,366,616            |        |
| FF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR  | ,,                | ,,,,,,               |       | . ,,                |             | .,,                    |           | ,,,,,,                |        |
| OMMERCIAL LOANS  |                   |                      |       |                     |             |                        |           |                       |        |
| otal Unfunded Commitments for Commercial Loans   | 18,718,057        | 15,570,012           | -16.8 | 44.595.368          | 186.4       | 69,804,507             | 56.5      | 70,550,038            | 1.1    |
| liscellaneous Commercial Loan Unfunded Commitments (Included In                          | -, -,             | .,,.                 |       | ,,                  |             | ,                      |           | .,,                   |        |
| ategories Above)   |                   |                      |       |                     |             |                        |           |                       |        |
| Agricultural Related Commercial Loans  | 97,892            | 169,646              | 73.3  | 59,899              | -64.7       | 233,281                | 289.5     | 213,575               | -8.4   |
| Construction & Land Development  | 3,023,698         | 3,570,088            | 18.1  | 30,887,136          | 765.2       | 49,831,183             | 61.3      | 31,993,686            | -35.8  |
| Outstanding Letters of Credit  | 92,000            | 181,000              | 96.7  | 482,070             | 166.3       | 260,580                | -45.9     | 310,511               | 19.2   |
| FF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL  | ,,,,,             | ,,,,,                |       | . ,                 |             | ,                      |           | ,,                    |        |
| EMAINING LOANS (NON-COMMERCIAL)  |                   |                      |       |                     |             |                        |           |                       |        |
| Revolving O/E Lines 1-4 Family   | 463,245,563       | 519,720,627          | 12.2  | 569,937,011         | 9.7         | 608,674,310            | 6.8       | 712,287,165           | 17.0   |
| Credit Card Line   | 1,021,715,455     | 996,166,663          | -2.5  |                     | 5.1         | 1,084,385,763          | 3.6       | 1,235,977,636         |        |
| Unsecured Share Draft Lines of Credit  | 115,169,956       | 118,574,917          | 3.0   |                     | -6.0        | 116,609,429            | 4.6       | 130,087,698           |        |
| Overdraft Protection Programs  | 265,179,159       | 284,026,006          | 7.1   |                     |             | 320,384,567            | 4.7       | 333,552,184           | 4.1    |
| Residential Construction Loans-Excluding Commercial Purpose                              | 2,021,104         | 2,693,939            | 33.3  |                     | 77.8        | 6,265,524              | 30.8      | 14,418,578            |        |
| Federally Insured Home Equity Conversion Mortgages (HECM)                                | 0                 |                      |       |                     |             | 0                      | N/A       | 0                     | _      |
| Proprietary Reverse Mortgage Products  | 0                 |                      |       |                     |             | 0                      | N/A       | 0                     |        |
| Other Unused Commitments   | 25,771,454        | 27,517,022           | 6.8   |                     | 7.4         | 25,094,161             | -15.1     | 54,777,114            |        |
| otal Unfunded Commitments for Non-Commercial Loans                                       | 1,893,102,691     | 1,948,699,174        | 2.9   |                     | 6.1         | 2,161,413,754          | 4.5       | 2,481,100,375         |        |
| otal Unused Commitments  | 1,911,820,748     | 1,964,269,186        | 2.7   |                     | 7.6         | 2,231,218,261          | 5.6       | 2,551,650,413         | 14.4   |
| (Unused Commitments / Cash & ST Investments)   | 120.91            | 130.89               | 8.3   |                     | 13.9        | 117.53                 | -21.2     | 76.61                 | -34.8  |
| Infunded Commitments Committed by Credit Union   | 1,911,748,778     | 1,963,730,475        | 2.7   |                     | 7.6         | 2,230,557,240          | 5.6       | 2,551,185,256         | 14.4   |
| Infunded Commitments Committee by Credit Union  Infunded Commitments Through Third Party | 71,911,748,778    | 1,963,730,475        | 648.5 |                     | -20.9       | 2,230,557,240          | 55.1      | 2,551,185,256         | -29.6  |
|  | 297,567,906       | 376.837.079          |       |                     | 36.4        |                        | 30.2      | 438,665,377           | _      |
| oans Transferred with Recourse 1   |                   | ,,.                  | 26.6  |                     |             | 669,043,347            |           |                       | -34.4  |
| ending Bond Claims   | 1,237,869         | 1,150,733            | -7.0  |                     | -72.2       | 104,366                | -67.4     | 1,324,500             | +      |
| hther Contingent Liabilities   | 21,693,808        | 22,140,378           | 2.1   | 15,923,424          | -28.1       | 9,296,398              | -41.6     | 9,617,507             | 3.5    |
| REDIT AND BORROWING ARRANGEMENTS:  |                   |                      |       |                     |             |                        | -         |                       | -      |
| Num FHLB Members   | 26                | 27                   | 3.8   | 27                  | 0.0         | 27                     | 0.0       | 29                    | 7.4    |
| INES OF CREDIT (Borrowing)   |                   | 4.05                 |       | 1.05                |             | 0.4=====               |           | 0.0/                  | L      |
| Total Credit Lines   | 2,045,223,332     | 1,909,671,610        | -6.6  |                     | 2.7         | 2,172,713,068          | 10.8      | 2,612,906,704         |        |
| Total Committed Credit Lines   | 441,213,776       | 55,894,849           | -87.3 |                     | -3.5        | 76,216,350             | 41.4      | 88,364,262            | 15.9   |
| Total Credit Lines at Corporate Credit Unions  | 294,195,000       | 299,050,652          | 1.7   |                     | 3.8         |                        | 1.5       |                       |        |
| Draws Against Lines of Credit  | 45,242,176        | 206,089,643          | 355.5 | 232,511,178         | 12.8        | 184,501,548            | -20.6     | 194,540,940           | 5.4    |
| ORROWINGS OUTSTANDING FROM CORPORATE   |                   |                      | 1     |                     | 1           |                        |           |                       |        |
| CREDIT UNIONS  |                   | 0.004 :              | 70 -  | 0 700               | 001-        |                        |           | -                     |        |
| Line of Credit Outstanding from Corporate Cus  | 1,631,289         | 2,881,125            | 76.6  |                     |             | 1,322,305              | -84.9     | 0                     |        |
| Term Borrowings Outstanding from Corporate Cus   | 0                 | 0                    | N/A   | 0                   | N/A         | 2,000,000              | N/A       | 0                     | -100.0 |
| IISCELLANEOUS BORROWING INFORMATION:   | 1                 |                      |       |                     |             |                        |           |                       | ļ      |
| ssets Pledged to Secure Borrowings   | 1,652,201,306     | 1,751,877,050        | 6.0   | 1,856,055,172       | 5.9         | 2,157,510,276          | 16.2      | 2,433,802,339         | 12.8   |
| mount of Borrowings Subject to Early Repayment at  |                   | _                    |       | _                   |             | _                      |           | 100 015               |        |
|  | 0                 | 0                    | N/A   | 0                   | N/A         | 0                      | N/A       | 129,849,637           |        |
| Lenders Option   |                   |                      |       |                     |             |                        |           |                       |        |
| Lenders Option<br>Ininsured Secondary Capital <sup>2</sup>                               | 0                 | 0                    | N/A   | 500,000             | N/A         | 500,000                | 0.0       | 500,000               | 0.0    |
| Lenders Option   |                   | 0                    | N/A   | 500,000             | N/A         | 500,000                | 0.0       | 500,000               | 0.0    |

| Per Charter (10)   A   |  | Miscella                              | neous Information, P  | rograms | Services             |           |                        |           |                       |           |
|--|--|---------------------------------------|-----------------------|---------|----------------------|-----------|------------------------|-----------|-----------------------|-----------|
| Count of Cut   Peer Group   Mark   Mark   Finger   Mark    | Return to cover  | Milocolla                             |                       |         | CCIVICCS             |           |                        |           |                       |           |
| Column   Name   Column   Col   | 03/04/2021   |                                       |                       |         |                      |           |                        |           |                       |           |
| Count of CU III Peer Group: INA   Dec.2016   Dec.2017   S.Chp   Dec.2017   S.Chp   Dec.2018   S.Chp   Dec.2018   S.Chp   Dec.2018   S.Chp   Dec.2018   S.Chp   Dec.2018   S.Chp   Dec.2018   S.Chp   Dec.2018   S.Chp   Dec.2018   S.Chp   S.Chp   Dec.2018   S.Chp    | CU Name: N/A   |                                       |                       |         |                      |           |                        |           |                       |           |
| Dec. 2016   Dec. 2017   N. Chg   | Peer Group: N/A  |                                       | Criteria :            | Region: | Nation * Peer Group: | All * Sta | te = 'MO' * Type Inclu | ded: Fede | rally Insured State C | redit     |
| MEMBERSHP  |  | Count                                 | of CU in Peer Group : | N/A     |                      |           |                        |           |                       |           |
| MEMBERSHP  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Name Content Numbers   1.45,270   1.45,280   2.6   1.507,775   3.8   1.534.44   1.8   1.573.285   2.6   3.500,7377   3.6   3.54,422.00   4.6   3.500,7797   4.6   3.500,7797   4.6   3.500,7797   4.6   3.500,7797   4.6   3.500,7797   4.6   3.500,7797   4.6   4.500,7797   4.6   4.500,7797   4.6   4.500,7797   4.6   4.500,7797   4.6   4.500,7797   4.6   4.500,7797   4.6   4.500,7797   4.6    |  | Dec-2016                              | Dec-2017              | % Chg   | Dec-2018             | % Chg     | Dec-2019               | % Chg     | Dec-2020              | % Chg     |
| Num Profession Members 97,272.328   33,190,255   108   33,019,377   0.5   34,552.208   446   2.27   4.49   1.1   "N. Morreson-Discontine Orogen Profession Members 3 30   4.38   15.1   4.57   4.3   1.77   4.32   2.28   4.10   "N. Morreson-Discontine Covern Profession Members 3 30   2.28   4.17   3.7   4.33   1.77   5.32   2.28   4.10   "N. Morreson-Discontine Covern Profession Members 3 30   2.28   4.10   3.80   4.0   4.10   3.8   4.243   3.1   "N. Morreson-Discontine Covern Profession Members 3 30   3.77   1.0   3.906   4.0   4.11   3.8   4.243   3.1   "N. Part-Time Engiquees 3 385   352   4.6   3.90   4.0   4.11   3.8   4.243   3.1   "N. Part-Time Engiquees 3 30   3.70   1.0   3.906   4.0   4.11   3.8   4.243   3.1   "N. Part-Time Engiquees 3 30   3.70   3.5   3.0   3.0   3.0   4.0   4.15   3.8   4.243   3.1   "N. Part-Time Engiquees 3 30   3.70   3.0   3.0   3.0   3.0   3.0   4.0   4.15   3.8   4.243   3.1   "N. Part-Time Engiquees 3 30   3.0   3.0   3.0   3.0   3.0   3.0   3.0   4.0   4.15   3.8   4.243   3.1   "N. Part-Time Engiquees 3 30   3.0   3 | MEMBERSHIP:  |                                       |                       |         |                      |           |                        |           |                       |           |
| **S. Current Members to Proferrial Wembers   3.80  | Num Current Members  |                                       |                       | 2.6     | 1,507,778            | 3.8       |                        | 1.8       | 1,573,245             | 2.5       |
| "Membrashing Grown   166   |  | 37,227,328                            | 33,190,253            |         | 33,019,377           |           | 34,552,290             |           |                       |           |
| Total Num Sevings Acots  |  | 3.80                                  | 4.38                  | 15.1    | 4.57                 | 4.3       | 4.44                   | -2.7      | 4.49                  | 1.1       |
| SEMILOYEES   |  |                                       |                       |         |                      |           |                        | -53.2     |                       |           |
| Num Fire Treptoyoes  |  | 2,657,678                             | 2,739,099             | 3.1     | 2,837,355            | 3.6       | 2,880,122              | 1.5       | 2,996,342             | 4.0       |
| Num Part Time Empiricysees   | EMPLOYEES:   |                                       |                       |         |                      |           |                        |           |                       |           |
| SHANORES   |  | · · · · · · · · · · · · · · · · · · · |                       | _       |                      |           |                        |           |                       |           |
| Num of CU Branches 30 30 00 33 33 20 0.6 318 1.19 Num of CU Branches 30 00 00 33 33 20 0.6 5 29 0.0 Plan to add new branches or expand existing ficilities 4 15 14 4.7 15 7.1 19 267 7 17 1.10.5 Plan to add new branches or expand existing ficilities 4 15 14 4.87 15 7.1 19 267 7 17 1.10.5 Plan to add new branches or expand existing ficilities 1 14 4.87 15 7.1 19 267 7 17 1.10.5 Plan to add new branches or expand existing ficilities 1 15 14 4.872.665,302 8 10 17 7.214,210,503 32.6 Plan to add new branches or expand existing ficilities 1 15 15 14 4.782.686,303 8.8 5.438.555,596 112 7 7.214,210,503 32.6 Plan to add new branches or expand existing ficilities 1 15 15 15 15 15 15 15 15 15 15 15 15 15   |  | 385                                   | 352                   | -8.6    | 340                  | -3.4      | 287                    | -15.6     | 269                   | -6.3      |
| Numer of USE Reporting Shared Stranches  10 0 0 31 33 32 20 4.5 22 0.0  11 14 4.7 15 7.1 19 267 17 1-15 19 267  | -  |                                       |                       |         |                      |           |                        |           |                       |           |
| Plane to add new branches or expaned existing facilities   15  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| MISCELLARIOUS LOAN INFORMATION:  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| "Total Armount of Loans Granted YTD "Total England, Plantaria to Loans (PAL Loans) Granted Year to Date (FCUS ONI) "Total England, Plantaria to Loans (PAL Loans) Granted Year to Date (FCUS ONI) "Total England, Plantaria to Loans (PAL Loans) Granted Year to Date (FCUS ONI) "Total England, Plantaria to Loans (PAL Loans) Granted Year to Date (FCUS ONI) "Total England, Plantaria to Loans (FCUS ONI) "Total England "Total Englan |  | 15                                    | 14                    | -6.7    | 15                   | 7.1       | 19                     | 26.7      | 17                    | -10.5     |
| Tribal Payday Alternative Loans (PAL Loans) Granted Year to Date (CIUS Only)   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| FCUS ONI)   0  |  | 4,156,782,511                         | 4,392,465,382         | 5.7     | 4,782,698,439        | 8.9       | 5,438,555,196          | 13.7      | 7,214,210,536         | 32.6      |
| MEMBERS SERVICE AND PRODUCT OFFERNOS (Cordit Programs):  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Credit Programs  |  | 0                                     | 0                     | N/A     | 0                    | N/A       | 0                      | N/A       | 0                     | N/A       |
| Commercial Loans   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Drect Flanchigher  |  |                                       | 20                    |         | 20                   | 0.0       | 22                     | 2.4       | 24                    | 2.0       |
| Dell Cancellation/Suspension  5  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Direct Financing Leases    0   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Indirect Commercial Loans   8  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Indirect Consumer Loans   35   33   5.7   32   3.0   32   0.0   32   0.0   |  |                                       |                       | +       |                      |           |                        |           |                       |           |
| Indirect Mortgage Loans  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Interest Only or Payment Option 1st Mortgage Loans   |  |                                       |                       | +       |                      |           |                        |           |                       |           |
| Micro Dissiness Loans  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Micro Consumer Loans   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Overdraft Lines of Credit  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Overdatif Protection   55   52   -5.5   51   -1.9   59   -2.0   49   -2.0   -   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Participation Loans  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Pay Day Loans  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Real Estate Loans  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Refund Anticipation Loans  2 2 2 0.0 2 0.0 2 0.0 1 .5.00  Risk Based Loans  80 76 5.0 73 3.9 71 .2.7 69 2.8  Share Secured Gredit Cards  31 29 -6.5 30 3.4 30 0.0 30 0.0  Rayday Alternative Loans (PAL Loans)  0 NA 0 NA 0 NA 0 NA 0 NA 0 NA  NA MEMBER SERVICE AND PRODUCT OFFERINGS  (Other Programs):  (Other Programs):  ATM/Debit Card Program  79 77 .2.5 77 0.0 76 1.13 75 1.13  Commercial Share Accounts  42 44 4.8 43 -2.3 43 0.0 42 2.3  Check Cashing  60 60 0.0 61 1.7 61 0.0 61 0.0  11 -5.00  Restrict Time Homebuyer Program  14 10 0 16 1.7 61 0.0 61 0.0  15 -6.3  Health Savings Accounts  12 12 0.0 13 8.3 13 0.0 13 0.0  18 -8chool Franches  10 1 1 1 1 1 0.0 1 1 0.0  10 -5.00  Restrict Fransfers  11 1 1 0.0 1 1 0.0  11 0.0 1 1 0.0  11 0.0 1 1 0.0  12 0.0 1 1 0.0  13 0.0 1 2 0.0  14 7.7 1 4 0.0  Restrict Fransfers  77 7 75 2.6 73 2.7 72 1.14 70 2.8  Restrict Fransfers  78 77 75 2.6 73 2.7 72 1.14 70 2.8  Restrict Fransfers  79 77 75 2.6 73 2.7 72 1.14 70 2.8  Restrict Fransfers  70 70 70 2.8 38 4461 7.2 4.250 4.7 3,800 1.10  Restrict Fransfers  70 1,00 13 3.0 13 0.0  10 10 13 3.0 13 0.0  11 0.0 2 1 0.0 2.0  Restrict Fransfers  70 70 70 2.6 73 2.7 72 1.14 70 2.8  Restrict Fransfers  70 70 70 2.6 73 2.7 72 1.14 70 2.8  Restrict Fransfers  71 1,00 1 3 3.0 13 0.0  Restrict Fransfers  72 1,00 2.0 0.0 2.0 0.0 2.0 0.0 2.0  Restrict Fransfers  73 1,00 13 3.0 13 0.0 14 7.7 14 0.0  Restrict Fransfers  15 1,00 13 3.0 13 0.0 14 7.7 14 0.0  Restrict Fransfers  15 1,00 13 3.0 13 0.0 14 7.7 14 0.0  Restrict Fransfers  15 1,00 13 3.0 13 0.0 13 0.0 14 7.7 14 0.0  Restrict Fransfers  15 1,00 2.863,342 33,195,608 15.7 29,249,548 11.9 33,854,037 15.7 33,763,523 0.3  Restrict Fransfers 15 1.9 33,854,037 15.7 33,763,523 0.3  Restrict Fransfers 15 1.9 33,854,037 15.7 33,763,523 0.3  Restrict Fransfers 15 1.9 33,854,037 15.7 33,763,523 0.3  Restrict Fransfers 15 1.9 33,854,037 15.7 33,763,523 0.3  Restrict Fransfers 15 1.9 33,854,037 15.7 33,763,523 0.3  Restrict Fransfers 15 1.9 33,854,037 15.7 33,763,523 0.3  Restrict Fransfers 15 1.9 33,8 |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Risk Based Loans   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Share Secured Credit Cards 31 29 -6.5 30 3.4 30 0.0 30 0.0 20 0.0 20 0.0 N/A 0 |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Payday Alternative Loans (PAL Loans) 0 0 0 N/A 0 |  |                                       |                       |         |                      |           |                        |           |                       |           |
| MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Comparison   Com   | , ,  |                                       | U                     | ) N/A   | U                    | IN/A      | U                      | IN/A      | U                     | IN/A      |
| ATM/Debit Card Program 79 77 -2.5 77 0.0 76 -1.3 75 -1.3 Commercial Share Accounts 42 44 4.8 43 -2.3 43 0.0 42 -2.3 43 0.0 61 0.0 61 0.0 61 1.7 61 0.0 61 0.0 61 1.7 61 0.0 61 0.0 61 1.7 61 0.0 61 0.0 61 1.7 61 0.0 61 0.0 61 0.0 61 1.7 61 0.0 61 0.0 61 0.0 61 1.7 61 0.0 61 0. |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Commercial Share Accounts  |  | 70                                    | 77                    | -25     | 77                   | 0.0       | 76                     | -13       | 75                    | -13       |
| Check Cashing 60 60 60 0.0 61 1.7 61 0.0 61 0.0 61 0.0 61 1.7 61 0.0 61  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| First Time Homebuyer Program  14 14 0.0 16 14.3 16 0.0 17 6.3 Health Savings Accounts  12 12 0.0 13 8.3 13 0.0 13 0.0 In-School Branches  1 1 1 0.0 1 1 0.0 1 1 0.0 In-School Branches  1 1 1 0.0 1 1 0.0 1 1 0.0 Insurance/Investment Sales  36 35 2.8 35 0.0 35 0.0 34 2.9 International Remittances  20 20 0.0 20 0.0 20 0.0 20 0.0 21 5.0 Low Cost Wire Transfers  77 7 75 2.6 73 2.7 72 1.4 70 2.8  **Number of International Remittances Originated YTD  4,008 4,162 3.8 4,461 7.2 4,250 4.7 3,800 -10.6  **MERGERS/ACQUISITIONS:  Completed Merger/Acquisition Qualifying for  Business Combo Accting (FAS 141R)  10 13 30.0 13 0.0 14 7.7 14 0.0  Adjusted Retained Earnings Obtained through  Business Combinations  15,567,369 17,042,824 9.5 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1  Fixed Assets - Capital & Operating Lease Pmts  on Fixed Assets (not discounted to PV)  28,683,342 33,195,608 15.7 29,249,548 -11.9 33,854,037 15.7 33,763,523 -0.3  *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  | Check Cashing  |                                       |                       | _       |                      |           |                        |           |                       |           |
| Health Savings Accounts  12 12 0.0 13 8.3 13 0.0 13 0.0 10 10 10 10 10 10 10 10 10 10 10 10 10   | ŭ  |                                       |                       |         |                      |           |                        |           |                       |           |
| Individual Development Accounts    1   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| In-School Branches In-School Bra | Ţ  |                                       |                       |         |                      |           |                        |           |                       |           |
| Insurance/Investment Sales 36 35 -2.8 35 0.0 35 0.0 34 -2.9 International Remittances 20 20 20 0.0 20 0.0 20 0.0 20 0.0 21 5.0 Low Cost Wire Transfers 77 75 -2.6 73 -2.7 72 -1.4 70 -2.8 ***  **Number of International Remittances Originated YTD 4,008 4,162 3.8 4,461 7.2 4,250 -4.7 3,800 -10.6 **  **MERGERS/ACQUISITIONS: Completed Merger/Acquisition Qualifying for Business Combo Accting (FAS 141R) 10 13 30.0 13 0.0 14 7.7 14 0.0 **  **Business Combo Accting (FAS 141R) 15,567,369 17,042,824 9.5 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 **  **Angured Remittances Originated YTD 4,008 4,162 3.8 4,461 7.2 4,250 -4.7 3,800 -10.6 **  **Angured Remittances Originated YTD 4,008 4,162 3.8 4,461 7.2 4,250 -4.7 3,800 -10.6 **  **Angured Remittances Originated YTD 4,008 4,162 3.8 4,461 7.2 4,250 -4.7 3,800 -10.6 **  **Angured Remittances Originated YTD 4,008 4,162 3.8 4,461 7.2 4,250 -4.7 3,800 -10.6 **  **Angured Remittances Originated YTD 4,008 4,162 3.8 4,461 7.2 4,250 -4.7 3,800 -10.6 **  **Angured Remittances Originated YTD 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0   | In-School Branches   |                                       |                       |         |                      |           |                        |           |                       |           |
| International Remittances 20 20 0.0 20 0.0 20 0.0 20 0.0 21 5.0 Low Cost Wire Transfers 77 75 -2.6 73 -2.7 72 -1.4 70 -2.8 75 With Enternational Remittances Originated YTD 4,008 4,162 3.8 4,461 7.2 4,250 -4.7 3,800 -10.6 MERGERS/ACQUISITIONS: Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R) 10 13 30.0 13 0.0 14 7.7 14 0.0 Adjusted Retained Earnings Obtained through Business Combinations 15,567,369 17,042,824 9.5 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 Fixed Assets - Capital & Operating Lease Naggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 28,683,342 33,195,608 15.7 29,249,548 -11.9 33,854,037 15.7 33,763,523 -0.3 Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  | Insurance/Investment Sales   |                                       |                       |         |                      |           |                        |           |                       |           |
| Low Cost Wire Transfers 77 75 -2.6 73 -2.7 72 -1.4 70 -2.8   | International Remittances  |                                       |                       |         |                      |           |                        |           |                       |           |
| **Number of International Remittances Originated YTD   |  |                                       |                       |         |                      |           |                        |           |                       |           |
| MERGERS/ACQUISITIONS:  |  |                                       |                       |         |                      |           |                        |           |                       |           |
| Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)  10 13 30.0 13 0.0 14 7.7 14 0.0 Adjusted Retained Earnings Obtained through Business Combinations  15,567,369 17,042,824 9.5 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1 Fixed Assets - Capital & Operating Lease Parts Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 28,683,342 33,195,608 15.7 29,249,548 -11.9 33,854,037 15.7 33,763,523 -0.3 Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.  | MERGERS/ACQUISITIONS:  | .,500                                 | .,102                 | 1       | .,101                |           | .,200                  |           | 2,500                 |           |
| Business Combo Accting (FAS 141R) 10 13 30.0 13 0.0 14 7.7 14 0.0  Adjusted Retained Earnings Obtained through Business Combinations 15,567,369 17,042,824 9.5 19,237,034 12.9 22,413,114 16.5 22,665,750 1.1  Fixed Assets - Capital & Operating Leases  Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 28,683,342 33,195,608 15.7 29,249,548 -11.9 33,854,037 15.7 33,763,523 -0.3  Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.  | Completed Merger/Acquisition Qualifying for                                    |                                       |                       |         |                      |           |                        |           |                       |           |
| Adjusted Retained Earnings Obtained through  Business Combinations  15,567,369  17,042,824  9.5  19,237,034  12.9  22,413,114  16.5  22,665,750  1.1  Fixed Assets - Capital & Operating Leases  Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)  28,683,342  33,195,608  33,195,608  15.7  29,249,548  -11.9  33,854,037  15.7  33,763,523  -0.3  Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  ** Amount is year-to-date and the related % change ratio is annualized.   |  | 10                                    | 13                    | 30.0    | 13                   | 0.0       | 14                     | 7.7       | 14                    | 0.0       |
| Fixed Assets - Capital & Operating Leases  Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)  28,683,342  33,195,608  15.7  29,249,548  -11.9  33,854,037  15.7  33,763,523  -0.3  Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  ** Amount is year-to-date and the related % change ratio is annualized.   | Adjusted Retained Earnings Obtained through                                    |                                       |                       |         |                      |           |                        |           |                       |           |
| Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 28,683,342 33,195,608 15.7 29,249,548 -11.9 33,854,037 15.7 33,763,523 -0.3  Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  ** Amount is year-to-date and the related % change ratio is annualized.   | Business Combinations  | 15,567,369                            | 17,042,824            | 9.5     | 19,237,034           | 12.9      | 22,413,114             | 16.5      | 22,665,750            | 1.1       |
| on Fixed Assets (not discounted to PV) 28,683,342 33,195,608 15.7 29,249,548 -11.9 33,854,037 15.7 33,763,523 -0.3  Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  ** Amount is year-to-date and the related % change ratio is annualized.  | Fixed Assets - Capital & Operating Leases                                      |                                       |                       |         |                      |           |                        |           |                       |           |
| Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  *Amount is year-to-date and the related % change ratio is annualized.  | Aggregate of Future Capital and Operating Lease Pmts                           | ·                                     |                       |         |                      |           |                        |           |                       |           |
| ** Amount is year-to-date and the related % change ratio is annualized.  | on Fixed Assets (not discounted to PV)   | 28,683,342                            | 33,195,608            | 15.7    | 29,249,548           | -11.9     | 33,854,037             | 15.7      | 33,763,523            | -0.3      |
|  | * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or | no annualizing)                       |                       |         |                      |           |                        |           |                       |           |
|  | ** Amount is year-to-date and the related % change ratio is annualized.        |                                       |                       |         |                      |           |                        |           |                       |           |
|  | # Means the number is too large to display in the cell                         |                                       |                       |         |                      |           |                        |           | 18 MiscInfoAn         | dServices |

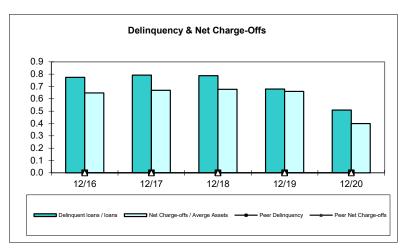
|   | Inform         | ation System                       |          | nology        |          |                  |            |              |         |
|---|----------------|------------------------------------|----------|---------------|----------|------------------|------------|--------------|---------|
| Return to cover                                   |                | For Charter : N/A Count of CU : 94 |          |               |          |                  |            |              |         |
| 03/04/2021  |                |                                    |          |               |          |                  |            |              |         |
| CU Name: N/A                                      |                | Asset Range :                      | N/A      |               |          |                  |            |              |         |
| Peer Group: N/A                                   |                | Criteria :                         | Region:  | Nation * Peer | Group: A | All * State = 'M | О' * Туре  | Included: Fe | derally |
|   | Count of CU in | Peer Group :                       | N/A      |               |          |                  |            |              |         |
|   |                |                                    |          |               |          |                  |            |              |         |
|   | Dec-2016       | Dec-2017                           | % Chg    | Dec-2018      | % Chg    | Dec-2019         | % Chg      | Dec-2020     | % Ch    |
|   | 200 2010       | 200 2011                           | /0 U.i.g | 200 20.0      | /0 U.i.g | 200 2010         | /0 U.I.g   | 200 2020     | 70 0    |
| System Used to Maintain Share/Loan Records        |                |                                    |          |               |          |                  |            |              |         |
| Manual System (No Automation)                     | 1              | 0                                  | -100.0   | 0             | N/A      | 0                | N/A        | 0            | N/A     |
| Vendor Supplied In-House System                   | 56             |                                    |          |               | -5.6     | 48               | -5.9       | 42           | -12.    |
| Vendor On-Line Service Bureau                     | 45             |                                    |          |               |          | 45               | 4.7        | 48           | 6.      |
| CU Developed In-House System                      | 0              |                                    |          |               |          | 0                | N/A        | 0            |         |
| Other   | 5              |                                    |          |               |          | 4                | -20.0      | 4            | 0.      |
| Otter   | 5              | 5                                  | 0.0      | 5             | 0.0      | 4                | -20.0      | 4            | 0.0     |
| Floring to Floring to Control                     |                |                                    |          |               |          |                  |            |              |         |
| Electronic Financial Services                     |                |                                    |          |               |          |                  |            |              |         |
| Home Banking Via Internet Website                 | 82             |                                    | -1.2     |               |          | 78               | 0.0        | 77           | -1.3    |
| Audio Response/Phone Based                        | 60             |                                    |          |               | 0.0      | 55               | -1.8       | 54           | -1.     |
| Automatic Teller Machine (ATM)                    | 76             |                                    |          |               |          | 74               | 0.0        | 73           | -1.     |
| Kiosk   | 6              |                                    |          |               |          | 7                | 16.7       | 7            | 0.      |
| Mobile Banking                                    | 54             |                                    |          |               |          | 59               | 7.3        | 59           | 0.      |
| Other   | 2              | 4                                  | 100.0    | 6             | 50.0     | 6                | 0.0        | 6            | 0.      |
| Services Offered Electronically                   |                |                                    |          |               |          |                  |            |              |         |
| Member Application                                | 41             | 42                                 | 2.4      | 42            | 0.0      | 43               | 2.4        | 43           | 0.0     |
| New Loan  | 48             | 49                                 | 2.1      | 50            | 2.0      | 49               | -2.0       | 50           | 2.0     |
| Account Balance Inquiry                           | 82             | 81                                 | -1.2     | 78            | -3.7     | 79               | 1.3        | 78           | -1.3    |
| Share Draft Orders                                | 62             |                                    |          |               | -3.2     | 59               | -1.7       | 58           | -1.     |
| New Share Account                                 | 24             |                                    |          |               |          | 27               | 3.8        | 29           | 7.4     |
| Loan Payments                                     | 77             | 75                                 |          |               | -2.7     | 72               | -1.4       | 72           | 0.0     |
| Account Aggregation                               | 17             | 17                                 |          |               | 5.9      | 17               | -5.6       | 16           | -5.9    |
| Internet Access Services                          | 32             | 33                                 |          | 32            | -3.0     | 34               | 6.3        | 34           | 0.0     |
| e-Statements                                      | 77             | 74                                 |          |               | -1.4     | 71               | -2.7       | 70           | -1.4    |
| External Account Transfers                        |                |                                    |          |               |          |                  |            |              |         |
| View Account History                              | 29             |                                    | -        |               |          | 35               | 0.0        | 37           | 5.7     |
| ,   | 82             |                                    |          |               |          | 78               | 0.0        | 77           | -1.3    |
| Merchandise Purchase                              | 6              |                                    |          | -             |          | 3                | -25.0      | 3            |         |
| Merchant Processing Services                      | 6              |                                    |          | -             |          | 9                | 28.6       | 8            | -11.1   |
| Remote Deposit Capture                            | 27             | 35                                 |          |               | 17.1     | 46               | 12.2       | 50           | 8.7     |
| Share Account Transfers                           | 82             |                                    |          |               |          | 77               | 1.3        | 76           | -1.3    |
| Bill Payment                                      | 67             | 66                                 |          |               |          | 63               | 0.0        | 63           | 0.0     |
| Download Account History                          | 72             |                                    |          |               |          | 67               | -2.9       | 66           | -1.     |
| Electronic Cash                                   | 5              |                                    |          |               | 0.0      | 5                | 0.0        | 5            | 0.0     |
| Electronic Signature Authentication/Certification | 17             | 25                                 | 47.1     | 32            | 28.0     | 34               | 6.3        | 35           | 2.9     |
| Mobile Payments                                   | 24             | 26                                 | 8.3      | 31            | 19.2     | 34               | 9.7        | 38           | 11.8    |
| Type of World Wide Website Address                |                |                                    |          |               |          |                  |            |              |         |
| Informational                                     | 11             | 9                                  | -18.2    | 8             | -11.1    | 7                | -12.5      | 6            | -14.3   |
| Interactive                                       | 2              | 2                                  | 0.0      | 1             | -50.0    | 1                | 0.0        | 1            | 0.0     |
| Transactional                                     | 80             |                                    |          |               | -2.5     | 76               | -1.3       | 75           | -1.3    |
| Number of Members That Use Transactional Website  | 658,882        | _                                  |          |               | 9.6      | 867,475          | 8.4        | 947,660      | 9.:     |
| No Website, But Planning to Add in the Future     | 0              | ,                                  |          |               |          | 0                | N/A        | 0            | N/A     |
| Type of Website Planned for Future                |                |                                    | 14/7     |               | 13//3    | 0                | 14/7       | 0            | 14//    |
| Informational                                     | 0              | 0                                  | N/A      | . 0           | N/A      | 0                | N/A        | 0            | N/A     |
| Interactive                                       | 0              |                                    |          |               |          | 0                | N/A        | 0            |         |
|   | 0              | _                                  |          |               |          | 0                | N/A<br>N/A | 0            | N/      |
| Transactional                                     | 0              | 0                                  | N/A      | 0             | N/A      | 0                | N/A        | 0            | IN/     |
| Miscellaneous                                     |                |                                    |          |               |          |                  |            |              | -       |
| Internet Access                                   | 103            | 100                                | -2.9     | 97            | -3.0     | 95               | -2.1       | 93           | -2.     |
|   |                |                                    |          |               |          |                  |            |              |         |
|   |                |                                    |          |               |          |                  |            |              | 19.IS8  |

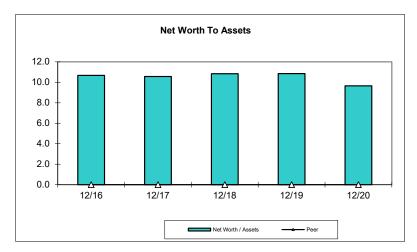
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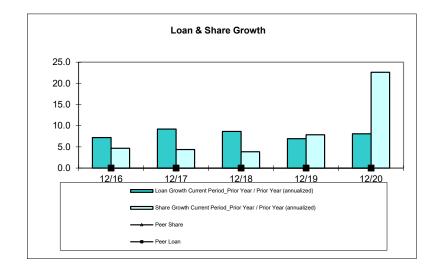
03/04/2021 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 94 Asset Range : N/A

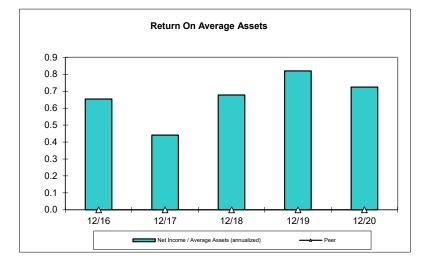
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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For Charter: N/A Count of CU: 94 CU Name: N/A Asset Range: N/A Peer Group: N/A

Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A

Graphs 2

